# CFCU Visa Credit Card - MultiBrand Offering

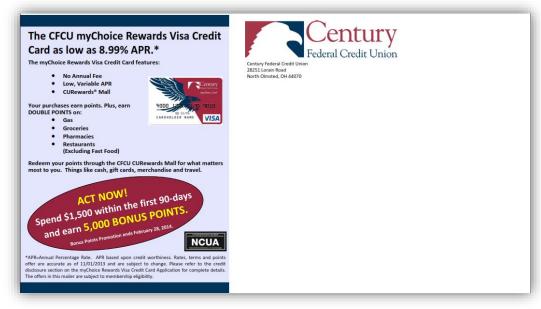
- Platinum Cash Back Visa Credit Card
  - Young Adult
  - Secured
- myChoice Rewards Visa Credit Card
  - Young Adult
  - Secured
- Business Visa

# CFCU's myChoice Rewards Credit Card Rollout:

# Marketing Campaign:

- Marketing has been running teaser ad's on the digital TV's in the branches, CFCU website homepage, and Statement Marketing.
- Marketing is preparing for the rollout of the myChoice Rewards Visa Credit Card which will include an oversized 11"x6" postcard mailing to 10,000 targeted CFCU members.

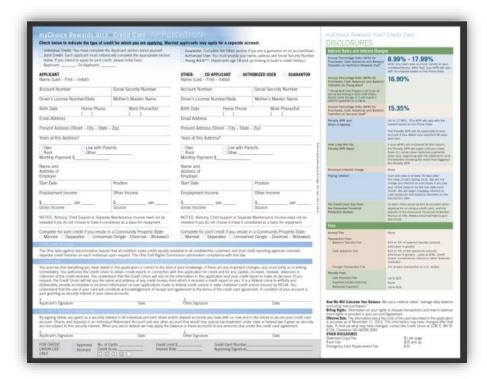




### • Website:

- o Marketing is working on creating separate web pages for each of our CFCU credit cards.
- Marketing is gathering Q&A's for member education and website.
- Brochure: myChoice Rewards Credit Card brochure/application is in the branches and awaiting launch announcement.





• **Promotion:** CFCU is running a BONUS Points promotion tied to the launch of our myChoice Rewards Visa Credit Card. The promotion will run from launch date through February 28, 2014. A cardholder will have 90-days from card approval to spend \$1,500 and earn 5,000 BONUS points. E.g. a member who applies and gets approved February 28<sup>th</sup> will have 90-days from that day to spend \$1,500 and earn 5,000 BONUS points.

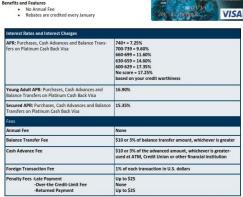
## • Branch Rollout:

- Face-to-face education was done to all branch and member service center teams and we laminated Product overview sheet for everyone (see Product sheets below).
- Each branch has a plastic stand with 8.5"x11" flier announcing new card launch, promotion and has brochure/application on hand.
- Posters in branch (22"x28")
- o Digital TV advertisement
- Website homepage advertisement
- Balloons in branch

### Platinum Cash Back Visa Credit Card Overview

A 1% rebate on net purcha
 No limit on rebate amount

No Annual Fee
 Rebates are credited every January



Century

4000 1234 5678 9000

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### myChoice Rewards Visa Credit Card Overview

- Its and features

  No Annual Fee

  Redeem points on what you want Merchandise, gift cards, travel and cash
  Double points on gas; groomies, pharmacies, and restaurants (encluding Fast Food)

  Access the view Cultivariation for options to select mail options: gift cards, merchandise or travel

  Access the view Cultivariation is implicated card featured by language of the property of

4000 1534,5678 9010 CARDHOLDER NAME

VISA

APR: Purchases, Cash Advances and Balance Transfers	740+ = 8.99%
on Platinum Cash Back Visa	700-739 = 10.99%
OH FIBRITION LOSI DOLK VISO	660-699 = 13.99%
	630-659 = 15.99%
	600-629 = 17.99%
	No score = 17.99%
	based on your credit worthiness
Young Adult APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa	16.90%
Secured APR: Purchases, Cash Advances and Balance Transfers on Platinum Cash Back Visa	15.35%
Penalty APR and when it applies**	Up to 17.99% The Penalty APR will be applicable to you account if you:
**NOTE: This is NEW and it ONLY applies to the	
myChoice Rewards Visa Credit Card	How Long will the Penalty APR Apply:
	You must make three (3) consecutive minimum paymen
	beginning with the statement cycle immediately following t event that triggered the Penalty APR.
Fees	
Annual Fee	None
Balance Transfer Fee	\$10 or 3% of balance transfer amount, whichever is greater
Cash Advance Fee	\$10 or 3% of the advanced amount, whichever is greater - use at ATM, Credit Union or other financial institution
Foreign Transaction Fee	1% of each transaction in U.S. dollars
Penalty Fees -Late Payment	Up to \$25
-Over-the Credit-Limit Fee	None
-Returned Payment	Up to \$25

### Platinum Cash Back Visa Credit Card Frequently Asked Questions

- As a Platinum Cash Back Visa cardholder, how do I earn a rebate?
   Cardholders in good standing earn an UNLIMITED 1% rebate on net purchases (minus returns, disco
- How are cardholders notified of their point balance?
   Cardholders will see rebates earned on your monthly statement.
- When can a cardholder receive their rebate?
   A one-time annual rebate is credited to the card in January of each year.
- Is there a maximum rebate a cardholder can earn?
   No, purchases earn you rebates. There is an UNLIMITED 1% rebate on net purchases.

5. Does a rebate expire?
No. This is an annual rebate program. Your 13' rebate is credited to your card in January of each year. If your card has a zero balance the rebate will appear as a credit to your account.

- If a member closes their Platinum Cash Back Visa card, can the rebate still be redeemed?
   No, closing a card prior to receiving the annual rebate will forfeit any rebate earned year to date.
- What is the maximum credit card limit a cardholder can obtain?
   A member's total unsecured CFCU loans cannot exceed \$55,000.00. Unsecured loans include signature, line of credit /overfair protection, credit card, and education loans.

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### myChoice Rewards Visa Credit Card Frequently Asked Questions

How do my myChoice Rewards Visa card points accumulate?
Points begin accumulating for purchases you make beginning on the first day you are accepted into the Program.
For every dollar spent, you earn one (1) point. You also earn double points on gas, groceries, pharmacies, and
restaurants (excluding Fast Food).

Can you accumulate points on balance transfers?
 No. However CFCU could offer, in the future, a one-time promotion to allow a certain number of points on balance transfers, we would communicate when and if this would be a part of the promotion at that time.

Are there a maximum number of points I can accumulate?
 No, purchases earn you points. You also earn double points on gas, groceries, pharmacies, and restaurants (excluding Fast Food). CFCU may also run special promotions throughout the year that may provide you with additional opportunities to earn BONUS points.

What can I receive when I redeem my reward points?
You may redeem your points for gift cards, merchandise, travel and cash through the CURewards website at

What is the CURewards Mall?
 CURewards is the colline portal where you may redeem your points for gift cards, merchandise, travel and cash.
 A. How do FCCL cardsholders access CURewards Mall?
 To redeem your points simply vidi www.CURewards.com.
 A. Are there any fees to participate in CURewards Mall?
 There are no additional fees to participate.

6. How are cardholders notified of their point balance? Cardholders will see a CURewards point's activity message on their monthly credit card statements that details the number of points earned and the number of points redeemed during that cycle, along with the redeemable balance.

7. When do my points expire?
Cardholder's points expire after four (4) years from the date the points are earned.

8. If a member closes their Visa card, can their points still be redeemed?

No, the member must redeem their accumulated points prior to closing of their account.

9. Travel restrictions if the Cardholder has a preference for;

• A specific arline, routing or time of travel

• No additional fees are included

i. That may result in a higher-cost ticket purchase price; the Cardholder will be presented with an "uncertricted ticket," afternative. With the "alternative", the Cardholder can have a credit of \$315, \$525, or \$750 applied toward the ticket purchase price.

ii. If the ticket purchase price is equal to Off greater than the credit amount, the Cardholder's credit around.

card will be billed the difference between the Full ticket purchase price AND the credit amount.

10. What is the maximum credit card limit a cardholder can obtain? A member's total unsecured CFCU loans cannot exceed \$35,000.00. Unsecured loans include signature, line of credit /overdraft protection, credit card, and education loans.

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