



## Comparing Credit Card Offers

We are constantly getting bombarded with credit card ads and offers – They appear on TV, in promotional emails, and even online. There are certainly a lot of good offers out there, but unfortunately, there are a lot of not-so-good ones, too. How do you navigate through all that information to find the best credit card for you? Below are a few things to consider before making your final decision about where to apply.

**What are your needs?** There are many reasons to apply for a credit card. If you're looking to have a card for emergencies, save money with a balance transfer, or plan to make a large purchase, you should look for the lowest rate possible. However, if you intend to pay off your entire balance each month, the rate probably doesn't matter as much. Maybe you're interested in a credit card that offers a rewards program instead. Common rewards programs include bonus points, cash-back, or frequent flyer miles. Whichever rewards program best fits your lifestyle, make sure to check for expiration dates and possible black-out periods.

**Read the fine print.** Whatever your needs, it's imperative to understand the disclosure information on any credit card offer before applying. Many times, low rates and rewards programs will be offset with additional fees. For example, if a credit card company is offering a very low rate for balance transfers, they may also charge a balance transfer fee. This fee may be either a percentage of the total dollars transferred or a flat amount. Is there an annual fee? If the offer includes an introductory rate, how long will the rate apply and what will your rate increase to after the introductory period ends? Is the rate fixed or variable? If it's variable, when and how can the rate change? Legislation and regulation require all credit card companies to disclose this type information in any offer or solicitation, allowing consumers to make an apples-to-apples comparison, and choose the best option for their needs.

So, what if you're looking for a credit card that's got it all; low rates, minimal fees, and a rewards program? We've got you covered – **Check out our [Platinum Visa!](#)** Member-friendly card features include:

- Intro Rate of 1.99% APR for 12 Months\* on Purchases and Balance Transfers
- No Annual Fee or Balance Transfer Fee
- 5-Day Late Payment Grace Period
- Zero Fraud Liability
- ScoreCard Rewards Program
- Free Online Access and eStatements

**Ready to apply?** Contact a Loan Officer at **216-581-5581** or submit an [online application](#) today!

\*APR=Annual Percentage Rate. The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the 12 months/billing cycles following the issuance of your card. After that, your APR will be 8.95% to 21.95%, based on your creditworthiness at the time of application. Subject to credit approval. Offer valid for new ECU Platinum Visa accounts only. Must be eligible for membership at Emerald Credit Union. All rates and promotions are subject to change. Visit [www.emeraldqcu.com](http://www.emeraldqcu.com) for details and full disclosure information.