

## HFCU Visa® Debit Cards

The Visa® Debit Card allows you to pay for purchases just like a credit card – except the money is automatically deducted from your checking account<sup>1</sup>.

## HFCU Visa® Credit Cards

HFCU Visa® Credit Cards come with:

- 2.99% APR introductory rate for the first six months<sup>2</sup>
- No Annual Fee (Does not apply to Visa® Prime Lock)
- No balance transfer fees<sup>3</sup>
- No cash advance fees<sup>3</sup>
- No rate increases for late payments
- 25-day interest-free grace period for purchases<sup>4</sup>
- Zero liability for any unauthorized transactions

Whether you want to earn rewards, pay lower interest or build your credit, our variety of credit cards are designed to fit your unique lifestyle!

## Protect Your HFCU Cards

Enjoy the convenience and security of using HFCU's Digital Wallets with Google Pay, Apple Pay and Samsung Pay with your HFCU Visa® Debit and Credit Cards to make secure payments from your mobile device. Plus, take full control of your cards with Advanced Card Controls<sup>5</sup> accessible through the HFCU eMobile Banking app.

With Advanced Card Controls, you can:

- Turn your cards on and off if they're lost, stolen or being misused
- Get instant alerts when your cards are used
- Set dollar limits to keep spending in check
- Prevent transactions that don't match your settings
- Block and receive alerts based on merchant and transaction types and/or spending limits that you set up

It's just another way the HFCU eMobile Banking app helps you safely and securely manage your money.

## Stay in Touch

 [HoustonFCU.org](https://HoustonFCU.org)

 Local  
281.243.0500

Toll-Free  
866.OUR.HFCU (687.4328)

\*For Visa® contact information and benefit details, please visit:

<https://usa.visa.com/pay-with-visa/cards/visa-credit-cards/visa-traditional-credit-cards.html>

**HFCU** Houston Federal  
Credit Union

## HFCU Visa® Credit and Debit Card Features and Benefits

We Have a Card That's  
Right for You!



Scan the QR  
code above  
or Click [HERE](#)  
to Apply  
Online for a  
Visa® Credit  
Card!

# HFCU Visa® Debit and Credit Cards\*

Visa® Benefits At a Glance

## Visa® Consumer Credit Card

## Visa® Business Debit and Credit Cards

## Visa® Debit Card

Roadside Dispatch



Emergency Card Replacement



Emergency Cash Disbursement



Auto Rental Collision Damage Waiver



Purchase Security/Extended Warranty Protection



Travel and Emergency Assistance Services



Cardholder Inquiry Service

(1-800-8472-911 for US and 410-581-9994 for outside the US)



Zero Liability



Lost/Stolen Card Reporting



NortonLifeLock (Identity Theft Protection)



\*Funds may not be immediately deducted from the account. A hold on funds for authorized purchases may be placed until the transaction is processed.

<sup>2</sup>APR = Annual Percentage Rate. The 2.99% Introductory APR applies to purchases, balance transfers, and cash advances for the first six billing cycles and is offered to first-time credit card applicants only. Stated rate applies to well-qualified applicants. Details will be provided when you become a cardholder. Rates are subject to change.

<sup>3</sup>Interest accrues from posting date.

<sup>4</sup>No grace period on cash advances.

<sup>5</sup>You are responsible for any text messaging fees from your carrier, message and data rates may apply.

<sup>6</sup>Certain Restrictions do apply. Cash Back Rewards will accrue beginning on the first date after the monthly billing cycle. Please refer to the HFCU Visa Platinum Rewards Card Program Terms and Conditions. Cash back is not eligible on Finance Charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions and Interlink-processed transactions. Cash Back Rewards are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Visa Platinum Rewards Card during each day by the cardholder. The Visa Platinum Rewards Card program is void where prohibited by federal, state, or local law. HFCU reserves the right to change the terms and conditions as well as the Cash Back Rewards required for a reward within the Visa Platinum Rewards Card Program. Please visit [www.houstonfcu.org](http://www.houstonfcu.org), or speak with an HFCU Member Service Representative for more details.

**Visa® Platinum Advantage:** The Visa® Platinum Advantage offers you the opportunity to enjoy the convenience of a credit card that is widely accepted, with the benefit of a low-interest rate.

**Visa® Platinum Rewards:** The Visa® Platinum Rewards credit card includes a fantastic rewards program with 1.5% cash-back<sup>6</sup> from every retail purchase you make.

**Visa® Prime Lock:** The Visa® Prime Lock credit card will always be equal to the current Prime Rate without any added margins or surprises at statement review. There is a \$50 annual fee for the Visa® Prime Lock credit card and additional qualifications may apply to become a Visa Prime Lock cardholder.

**Visa® Advantage Secured:** The Visa® Advantage Secured credit card may be able to help you if you are experiencing credit challenges such as; insufficient credit, no credit or paying high-interest rates. You can begin to build, strengthen, or rebuild your credit with an HFCU Visa® Advantage Secured credit card.

**Visa® Platinum Family:** The Visa® Platinum Family credit card is an ideal solution for families to help teach financial responsibility. Family members share one line of credit, with a delegated primary cardholder. The primary cardholder will have parental controls for customized spending limits for each user.

**Visa® Business Debit:** The Visa® Business Debit card offers quick and easy purchasing everywhere that Visa® cards are accepted.

**Visa® Platinum Business:** The Visa® Platinum Business credit card will let you separate personal and business expenses while enjoying purchases worldwide both in store and online, even pay bills.

**Visa® Debit:** Enjoy the convenience of making purchases from your checking account with our Visa® Debit Card!