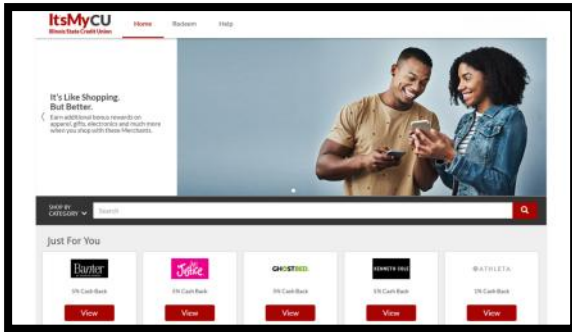


# It'sMyCU Credit Card

- **It'sMyCU Rewards Credit Card**

- 0% APR on purchases for 6 months\*
- Competitive APR
- 1% cash back on all purchases
- Additional offers available on the cash back mall
- No annual fee
- No balance transfer fees
- Promotional Balance Transfer Rates:
  - 0% APR for 6 months or 5.9% APR for 12 months
- Cash Back Mall



- Access through your online banking.
- Redeem your rewards in the Cash Back Mall.
- Rewards can be processed as a statement credit on your credit card or deposited into your It'sMyCU account.
- Additional cash back offers at other merchants accessible through the Cash Back Mall.



- **It'sMyCU Visa Credit Card**

- 0% APR on purchases for 6 months\*\*
- Competitive APR
- Rates as low as 9.9% APR\*\*
- No balance transfer fees
- Promotional Balance Transfer Rates:
  - 0% APR for 6 months or 5.9% APR for 12 months
- No annual fee
- Easy payment options

- **Share Secured Credit Card**

- 0% APR on purchases for 6 months\*\*\*
- No balance transfer fees
- Promotional Balance Transfer Rates:
  - 0% APR for 6 months or 5.9% APR for 12 months
- No annual fee
- Easy payment options

<https://creditcard.itsmycreditunion.org/> Member Services: (309) 451-8400

\*Interest rate moves to 19.9% APR. Credit approval required.

\*\*Interest rate moves to a rate as low as 9.9% APR. Credit approval required.

\*\*\*Interest rate moves to a rate of 16.9% APR.

APR = Annual Percentage Rate



# It'sMyCU Credit Card

## Considerations to boost/protect Credit:

- Make sure payment is made prior to 30 days past due to prevent late payment from being reported credit bureau.
  - Payments 30 or more days past due will be reported to the credit bureaus as a late payment.
- Try to keep credit utilization below 30%.
- Effects of closing a card with a balance
  - Due to it being closed, your card would no longer appear in Online Banking. If it is closed with a balance, you are still required to make payments.
- Late Payment up to \$25.00.
  - Late fees will occur 3 days after your due date if a payment is not made



Scan to access  
payment information

## Additional Information:

- Digital Issuance
  - All you need to do is sign onto the It'sMyCU Cards app, pull up the card of your choice, and select 'Add to Wallet'. This will begin the process of adding your new card to your virtual wallet.
  - If you are waiting for your new card in the mail, you can still make purchases through your virtual wallet if you utilize our It'sMyCU Cards app!
- Contactless
  - With contactless cards, you can simply tap to pay at any terminal that shows the contactless symbol. It's quick, secure, and completely touch-free.
- Adding a pin number
  - Call our Credit Cardholder PIN Now line at (888) 886-0083 to set your pin number.

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