

Credit Cards



Hope 
credit union

Accepted worldwide, HOPE Platinum and Platinum Rewards Visa credit cards can **SAVE YOU MONEY AND MAKE IT EASY** to make the purchases you need.

- Low Variable Rates¹
- 4.99% APR on Purchases for 6 Months²
- 4.99% APR on Balance Transfers for 12 Months²

Sometimes, having the cash you need to pay for a big-ticket item all at once just isn't practical. A HOPE Visa® card gives you the option of paying for purchases over time without the pitfalls you'll find with other credit card providers: outrageous interest rates and lots of hidden or excessive fees.³

Our Platinum Visa is available in two different versions, both with great benefits: HOPE Platinum Visa Card and HOPE Platinum Rewards Visa Card.⁴ Stop by any branch to learn more or complete your application. You can also find additional information at www.hopecu.org/creditcards.

HOPE Platinum Rewards Visa Card

Receiving a reward is always nice; it lets you know you are appreciated. We would like to reward you as a valued HOPE member with cash, gift certificates and travel benefits – just for using your card.

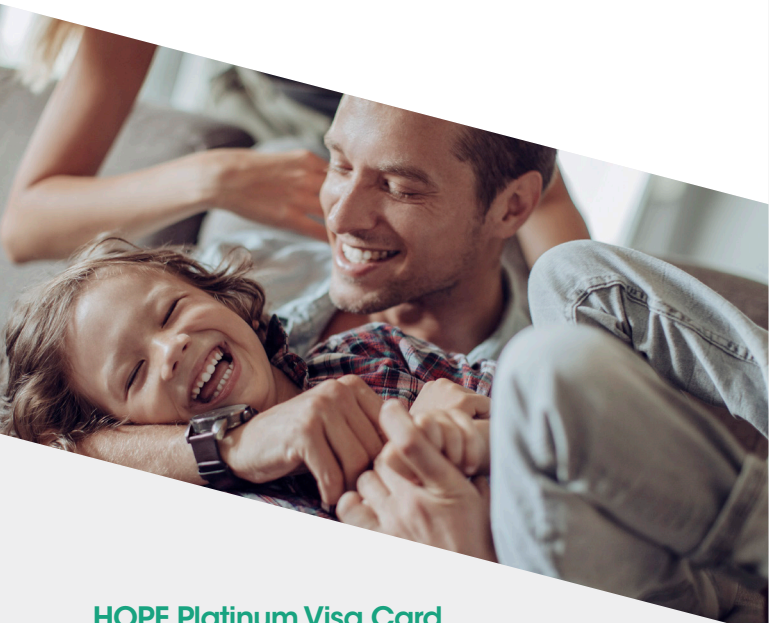
The HOPE Platinum Rewards Visa card will unlock a door to wonderful vacations, exciting travel opportunities and premium merchandise with points earned for every dollar you spend using the card. The more points you earn, the greater your reward. You can receive a reward for as few as 2,500 points or save your points toward a higher level reward.

You get:

- All the features of the regular Platinum Visa, plus...
- The ability to earn points for everyday purchases. Get 1 point for every \$1 you spend⁴
- Great reward offers to thank you for your loyalty

Secured HOPE Platinum Visa Card

Even if you don't have perfect credit, you may still qualify for one of our secured cards, which reserves money in a HOPE account to use against your credit limits. In fact, using a secured version of our Platinum Visa card can help you improve your credit! Members may also choose a secured card to get lower rates.



HOPE Platinum Visa Card

- No annual fee
- Competitive rates
- Credit limits of up to \$10,000
- 24-Hour HOPENet online account access
- Roadside assistance service
- Travel assistance service
- Extended warranty coverage
- Guaranteed privacy – we do not sell your private account information
- Automatic payments from checking or savings accounts

Other HOPE Products & Services

- Affordable Checking Accounts
- Free HOPE Rewards Checking Accounts
- Student Checking
- Money Market Accounts
- Choice Cards
- Savings Accounts
- Traditional and Roth IRAs
- Share Certificates
- Personal Loans
- New and Used Vehicle Loans
- Home Loans
- Small Business Loans
- Free Online, Mobile, and Telephone Banking⁵
- ATM and Debit Cards
- Nationwide ATM Network⁶
- Direct Deposit
- E-Statements
- Free Financial Education and Counseling
- National Shared Branching Network

Brighter Futures Begin with HOPE.

www.hopecu.org
1-866-321-HOPE (4673)



LENDER

Federally insured by NCUA.



Shared Branching

HOPE is part of a national network of credit union branches. You may conduct HOPE transactions at any of these locations. Visit www.sharedbranching.org to find a participating branch near you.

¹ Variable rates based on the Wall Street Journal Prime Rate and subject to change after the account is opened.

² Introductory APR (Annual Percentage Rate) is effective as of 3/1/16 and subject to change.

³ All loans subject to credit approval.

⁴ Rewards earning levels effective as of 3/1/16 and subject to change.

⁵ Wireless carrier message and data fees may apply.

⁶ ATMs that are not part of the HOPE network may charge additional fees.

Alabama Arkansas Louisiana Mississippi Tennessee