

Greater Iowa Credit Union

Mastercard® Credit Cards*



If you want great rewards...

Both the **GICU Mastercard World** and **GICU Mastercard Platinum Rewards** cards offer rewards points for opening the account and making purchases. Our **GICU Mastercard Cash Rewards** card offers 1% cash back on your purchases.

If you want to keep interest low...

If you need a no-frills, basic card with a great interest rate, choose our **GICU Mastercard Platinum** card.

If you want to build or rebuild credit...

The **GICU Mastercard Secured** card can help rebuild credit with a cash collateral deposit. For example, if you put \$500 in the account; you will have a credit limit up to \$500.

Balance Transfers

Balance transfers to a GICU credit card can be done at any branch location, by phone or online using the Access Point Portal.

To assist with the process, please have the following documents collected:

- Driver's License / other proof of identification and address
- Your new GICU credit card account number
- Credit card account numbers and payment addresses for the cards to transfer from

Platinum Rewards

The program provides redemption options from 2,500 points to 375,000 with something for just about everyone. Choose from thousands of items including airline tickets, hotel stays, appliances and vacation packages. Rewards are available with the **GICU Mastercard World** and **GICU Mastercard Platinum Rewards** cards.

Chip Technology

All GICU credit cards feature a built-in microchip that improves the global usability and security of the card. Cards are also backed by a zero liability policy, which means cardholders won't be held liable if the card or card number is used for purchases without permission.

*To qualify for a Greater Iowa credit card, you must be a primary member of the credit union. If you are not a Greater Iowa Credit Union member, please visit one of our branches and a representative will assist you with becoming a member. All loans subject to credit underwriting. Rates, terms and products are subject to change without notice.

Apply Now!

Online:

Go to www.gicu.org.

At a Branch:

See any GICU staff person.

By Phone:

Call 1.800.296.9064 to speak to a member service representative.

Easy Account Access

Enjoy the freedom of Greater Iowa's credit card online access with Access Point.

Access your balance, make payments, transfer balances, etc. at any time using this easy online portal that can be found at www.gicu.org or through GICU's Online Banking app.



Local Card Management

Any member service representative (MSR) or teller can assist you with accessing your account, printing a statement or making a payment. Payments can be made directly from a GICU account, without any additional transaction fee. Questions about your account can also be answered by calling the GICU Contact Center at 1.800.296.9064.






Greater Iowa
CREDIT UNION

www.gicu.org | 1.800.296.9064




Branch Locations: Ames, Denison, Des Moines, Indianola, Waukee and West Des Moines
Mailing Address: GICU Operations Center • 1509 Baltimore Drive • Ames, Iowa 50010

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Learn more about GICU's Credit Cards

| Card Type |  |  |  |  |  |
|--|--|--|--|---|---|
| | GICU Mastercard® World Rewards Card | GICU Mastercard® Platinum Rewards Card | GICU Mastercard® Platinum Card | GICU Mastercard® Secured Card | GICU Mastercard® Cash Rewards Card |
| Card Details | For members who seek premium travel and merchandise rewards. | For members who want merchandise rewards for their purchases. | For members who want a no-frills card with a low rate. | For members who want to rebuild their credit. | For members who seek 1% cash back on all purchases. |
| Introductory Annual Percentage Rate (APR)* | As low as 1.99% on purchases for the first 12 months. (1.99 to 7.99% determined by credit score) | As low as 1.99% on purchases for the first 12 months. (1.99 to 7.99% determined by credit score) | As low as 1.99% on purchases for the first 12 months. (1.99 to 7.99% determined by credit score) | No Introductory Rate | No Introductory Rate |
| After Introductory Rate Purchase (APR)* | 9.95% to 17.95% | 9.95% to 17.95% | 7.95 to 15.95% | 14.95% | 11.95 to 14.95% |
| Introductory Balance Transfer APR* | As low as 1.99% on purchases for the first 12 months <i>(subject to credit score)</i> | As low as 1.99% on purchases for the first 12 months <i>(subject to credit score)</i> | As low as 1.99% on purchases for the first 12 months <i>(subject to credit score)</i> | Not Available | Not Available |
| Rewards: Account Opening & First Six Months | 10,000 and double points for first six months | 5,000 and double points for first six months | None | None | None |
| Rewards: Purchases After First 6 Months | 1 point for every dollar spent | 1 point for every dollar spent | None | None | None |
| Cash Rewards | None | None | None | None | 1% cash rewards for every dollar charged. |
| Annual Fee | \$0 / none | \$0 / none | \$0 / none | \$0 / none | \$0 / none |
| Late Payment Fee | Up to \$25 | Up to \$25 | Up to \$25 | Up to \$25 | Up to \$25 |

Learn more about GICU's Credit Cards

| Card Type |  |  |  |  |  |
|-----------------------------|---|--|---|---|---|
| | GICU Mastercard® World Rewards Card | GICU Mastercard® Platinum Rewards Card | GICU Mastercard® Platinum Card | GICU Mastercard® Secured Card | GICU Mastercard® Cash Rewards Card |
| Returned Payment Fee | \$29 per returned item | \$29 per returned item | \$29 per returned item | \$29 per returned item | \$29 per returned item |
| Grace Period | 25 days | 25 days | 25 days | 25 days | 25 days |
| Credit Limit Range | \$5,000 to \$50,000 | \$1,000 to \$20,000 | \$1,000 to \$20,000 | \$500 to \$5,000 | \$3,000 to \$20,000 |
| Minimum Payment | 2% minimum or \$25 | 2% minimum or \$25 | 2% minimum or \$25 | 2% minimum or \$25 | 2% minimum or \$25 |
| Collateral Required | None | None | None | Yes, desired credit limit | None |
| Additional Rewards | None | None | None | None | Additional rewards from various popular merchants available to cardholders through Cash Rewards Mall. |

**All loans are subject to credit approval. Rate based on credit. Rates, terms and products are subject to change without notice. All rates are variable based on prime. For cards with an introductory rate period, rates are variable after the introductory period. 1.99% - 7.99% introductory APR for qualified members. See GICU member service representative for full details. REVISED 3/16/2020*