

Credit Card Rate Increasing? Transfer to VISIONS.

If you've recently been notified your credit card rate is increasing – do something about it

Transfer your current balances to one of VISIONS' low rate credit cards**. You can choose the credit card that best fits your needs and the rates are always low!

Transfer your balances right now and you'll receive a low rate – just in time for the holiday season. Transfer and save – at VISIONS!

- **No Balance Transfer Fee**
- **No Cash Advance Fee**
- **No Penalty APR Rates**

On all credit
card balance
transfers



1.77%
APR*



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*APR = Annual Percentage Rate. Rate applies to all balance transfers 10/1/09-1/31/10. The monthly periodic rate for this offer is 0.0048% which is an APR of 1.77%. **The rate is available on all VISIONS credit cards with the exception of the Visa Platinum card. Offer can be terminated at any time. As of 2/1/10, the interest rate for cash advances/balance transfers for outstanding balances at that time will return to the credit unions current variable interest rate, index, margin, and minimum annual percentage rate originally disclosed.