

COMPARE NOFFCU VISA TO OTHER CREDIT CARD OFFERS

	NOFFCU	Other Card Provider
Cash Advance Fees	None	What do other card providers charge for up front cash advance fees? Be aware that some providers charge two to four percent (2 percent to 4 percent) of the cash advance amount.
Cash Advance Rate	Same as purchase rate	What interest rate do other card providers charge for cash advances? The interest rate for cash advances is often several points higher than the normal purchase interest rate (the rate that is associated with everyday card purchases).
Balance Transfer Fees	None	What fees are other card providers charging to transfer card balances to their credit cards? Some issuers charge transaction fees as high as 4 percent. So the higher that balance, the higher the transaction fee.
Balance Transfer Rates	Same as purchase rate	What interest rate do other card providers charge for balance transfers? The interest rate for balance transfers can be higher than the normal purchase rate.
Foreign Transaction Fees	None	What fees for out of the country purchases are charged by other card providers? It's wise to find out what are the Foreign Transaction Fees for prospective cards before entering into any agreement with the card provider.
Annual Fees	None	Are any annual fees charged by other card providers?
Minimum Finance Charge	None	What is the minimum finance charge assessed by other card providers? Be aware that if you carry a balance that results in a finance charge less than the minimum finance charge, other card providers will assess the minimum finance charge.
Maximum Rate Offered	18%*	What is the maximum rate you can be charged by other card providers?
Grace Period	27 days	What is the grace period provided by other card providers? The grace period means you can avoid finance charges by paying off your total balance within the established grace period.

*Depending on member's creditworthiness.