

Visa® Platinum Card



Rates as low as 7.25% 12 months after first qualifying transaction
1.50% balance transfer fee • No annual fee

Enjoy 12 months of 0% interest on all new Visa credit card purchases or balance transfers made between December 1st and March 31st. No annual fee. No need to register, just swipe, transfer and save!

661.327.9461 | www.kernfcu.org



APR = Annual Percentage Rate. 0% promotional rate begins at the posting of your first qualifying transaction (new purchase or balance transfer) and will be in effect for 12 billing cycles thereafter. Rates will return to your regular merchandise or balance transfer rate as disclosed in your account opening disclosure or most recent change in terms notice, on the first billing cycle after the 12-month promotional rate. Regular rates are 7.25% to 18% APR, dependent upon your credit qualifications. The regular rates are variable based on WSJ Prime rate as of 11/1/2015. Qualifying transactions are new purchases or balance transfers posted to your account during the promotion period. Balance transfer fee is either \$5 or 1.5% of the amount of each transfer, whichever is greater. Annual fee: none. The promotion period is 12/1/15 to 3/31/16 and all qualifying transactions must be posted to the account by 4/1/16. Credit card applications are subject to credit approval. Kern Federal Credit Union membership is required. Existing KFCU balances are not eligible for the balance transfer rate. Federally insured by NCUA.

