

ACU Visa® Cards Offer Great Rates, Other Great Advantages

It's good to know that, while Washington is taking aim at sneaky credit card fees and practices, America's Credit Union has never raised its rates on its Visa Classic or Visa Gold credit cards. Too – at just \$15 – ACU's late fee remains one of the lowest in the industry.



Currently, there is legislation in both houses of Congress that would protect credit card borrowers from surprise rate increases, unfair late fees, and other unethical practices perpetrated by credit card issuers. According to government statistics, from March 2007 through February 2008 alone, almost 70 million credit card accounts – that's nearly one in four – had their rates raised. This cost consumers approximately \$10 billion in additional finance charges, according to the government.

Pending legislation would prohibit credit card companies from charging more than one over-limit fee per billing period, charging interest on fees, charging a fee to make a payment, and raising interest rates at any time for just any reason. Additionally, the legislation would limit aggressive marketing to borrowers until age 21.

Reasons you should choose an America's Credit Union Visa Classic card are:

- No balance transfer, cash advance, or annual fees
- Cash back on purchases
- Low 14.9% fixed APR (Annual Percentage Rate)
- 25-day interest-free grace period on purchases
- Auto rental insurance

An ACU Visa Gold card offers the same great benefits as an ACU Visa Classic, PLUS:

- Low 11.9% fixed APR
- Warranty services
- Travel and emergency services
- 90-day product protection
- Identity theft insurance
- Payment card registration

For more information or to apply, go to www.americascu.org or visit the ACU office nearest you.