

Tri State Area Federal Credit Union

Credit Card Specials!

- Who?** **Tri State Area FCU members (current or new)!**
Anyone who lives, works, worships, attends school, belongs to an organization in Washington County, Bennington County, Northern Rensselaer County and part of Berkshire County may join and apply for a credit card! Immediate family members may also join.
- What?** **Balance Transfers** (made between 7/1/2019 thru 12/31/2019) - **No balance transfer fees!**

Interest rate of **3.99% APR** (annual percentage rate) on credit card balances transferred from July 1, 2019 thru December 31, 2019 – rate stays effective until 12/31/2020 on balances transferred. After 12/31/2020, regular fixed rate of 9.99% APR applies.
- Purchases** (made between 7/1/2019 thru 12/31/2019) – Interest rate of **6.99%APR** on purchases is effective until 12/31/2020. (This purchase special only effective for new credit cards issued between July 1, 2019 and December 1, 2019)
- WOW!** Tri State Area Federal Credit Union (a local not-for-profit community-chartered credit union) offers a fixed rate of **9.99%** annual percentage rate which doesn't increase if you make a late payment. This is one of the most competitive rates in the country. Earn **rewards** as you use your card. You won't earn cash back, but you won't need to with such a low rate.
- Where?** **85 Washington Avenue** (between the Elks and the Sunny Side Diner) in Bennington or 28 Church Street on Route 22 across from Cumberland Farms in Hoosick Falls.
- When?** **NOW!** This offer is only good until December 31, 2019.
- Why?** Because we care. We're local and we give back to the communities we serve. You may transfer balances from other cards and pay **no transfer fee** that most institutions charge. **There is no annual fee on our card.** The more credit cards we grant, the stronger we become. The stronger we become, the more we can give back. Start local.
- How?** To get your credit card you may simply apply on our website at www.tsafcu.com. Or, drop by our office to pick up an application. If you can't get to our office, call us at 802-445-0161 or 518-686-4504 and we'll drop you an application in the mail. Once we receive your application and verification of income, a decision can be rendered in minutes.

Each applicant must qualify for our credit card based on their credit worthiness and TSAFCU underwriting standards. Cash advance fee of \$10.00, or 3.00% of the amount of each cash advance, whichever is greater. Cash Advance minimum is \$100.00, maximum for over the counter is \$1,500.00. Foreign transaction fee of 1.00% of each transaction amount. The minimum payment due is 2.00% of your total New Balance, or \$25.00, whichever is greater, plus any amount past due or over your credit limit. If your total New Balance is less than \$25.00, then your minimum payment due is the amount of the total New Balance. Late Payment fee of \$25.00. All credit union loan programs, rates, terms and conditions are subject to change at any time. This information is accurate as of 6/1/2019.