



Features & Benefits	Platinum Rewards Visa®	Encore Visa® Signature
Annual fee	\$0	\$0
Card overview	1 point per \$1 spent	3 points for travel 2 points for dining 1 point for everything else
New cardholder offer ¹	Earn 25,000 bonus points when you spend \$2,500 in the first 60 days.	Earn 25,000 bonus points when you spend \$2,500 in the first 60 days.
Using your points	Redeem points for cash, travel, merchandise and more! Points do not expire	Redeem points for cash, travel, merchandise and more! Points do not expire
Annual Percentage Rate (APR) ²	As low as 7.99%	As low as 7.99%
Credit limit	\$500-\$25,000	\$5,000-\$50,000
Relationship Rewards	1 point	2 points
Balance transfer fee	\$0	\$0
Intro 1.99% APR ³ on balance transfers for the first six (6) months	✓	✓
Visa's Zero Liability ⁴	✓	✓
No transaction denials		✓
24/7 Visa Signature Concierge service ⁵		✓
Visa Signature Luxury Hotel Collection		✓
Protection against hotel theft and lost luggage ⁶		✓

Also included with all CoastHills Credit Union Visa Credit Cards:

- > Compatible to use with Apple Pay
- > No cash advance fees at CoastHills locations
- > No international fees for use outside the U.S.
- > Emergency cash and card replacement
- > EMV chip for enhanced security
- > Account alerts by text/email

¹ May take up to 100 days to receive bonus points. Speak to a Member Services Officer for details.

² APR-Annual Percentage Rate. 7.99% APR is our lowest rate. Your APR may vary depending upon your credit score. All applications are subject to credit approval. All rates are subject to change without notice.

³ APR-Annual Percentage Rate. 1.99% intro APR for 6 months from the date of first transfer. Existing CoastHills Visa balances not eligible for balance transfer APR. After the intro APR expires, your APR will be 7.99% to 17.99% based on your credit worthiness.

⁴ Visa's Zero Liability policy does not apply to unauthorized transactions on prepaid cards for which the issuing financial institution has not collected the cardholder's personal information prior to the transaction or to certain commercial card transactions. Cardholders must use care in protecting their card and notify their financial institution immediately of any unauthorized use. Cardholders should contact their issuing financial institution for additional details.

⁵ CoastHills Encore Visa Signature credit cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services are subject to availability. See full terms of service at visasignatureconcierge.com.

⁶ When you use your Encore Visa Signature card to purchase the entire cost of any common carrier passenger fare worldwide, or any hotel/motel room in the United States or Canada, you are eligible to be reimbursed for amounts actually paid by you (up to \$3,000 for lost luggage and up to \$500 for hotel theft) to replace the personal property that sustained physical loss or damage at the result of a burglary from your hotel/motel room. Exclusions include animals; perishables; cameras and accessories; eye glasses and contact lenses; prosthetic devices including dentures and hearing aids; tickets; valuable papers and documents; credit and debit cards; securities; money; art; electronic equipment; business items; precious metals; stones or gems other than personal jewelry.

Within 24 hours of loss, theft or damage, report to the appropriate official such as police or hotel proprietor. Call 1 (800) 252-4670 to submit a claim within 45 days after a covered loss occurs. Upon notification, claim forms will be provided within 15 days which must be returned with proof of loss. Reimbursement will be paid within 60 days after proof of loss.