



Credit Card Comparison

Here's your guide to other credit cards.
We did the research so you don't have to.

WeUnderstand.org

Amer1can
FEDERAL CREDIT UNION





Jackson, MI

CARD NAME: Visa, Non-Variable Rate

RATE	10-18%	ANNUAL FEE	N/A
Balance transfer rate	Same as purchase	Cash Advance rate	Same as purchase
Late payment fee	\$20	Late payment rate	Same as purchase
Low Down	No balance transfer fees! No minimum finance charge! No cash advance fee!		

CARD NAME: Visa, Variable Rate

RATE	8.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	Same as purchase	Cash Advance rate	Same as purchase
Late payment fee	\$20	Late payment rate	Same as purchase
Low Down	No balance transfer fees! No minimum finance charge! No cash advance fee!		



Bank Cards





American Express

New York, NY

CARD NAME: Clear

RATE	17.24-21.24% variable	ANNUAL FEE	N/A
Balance transfer rate	17.24-21.24% variable	Cash Advance rate	25.24%
Late payment fee	N/A	Late payment rate	27.24%
Low Down	Fewer fees, but higher rates.		

CARD NAME: Blue

RATE	15.24-19.24% variable	ANNUAL FEE	N/A
Balance transfer rate	15.24-19.24% variable	Cash Advance rate	25.24%
Late payment fee	\$19-39	Late payment rate	27.24%
Bad News	Cash advance fee - 3% of each transaction, \$5 minimum		

Bank of America



Bank of America

Charlotte, NC

CARD NAME: Power Rewards Visa
Signature

RATE	12.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-20.99% variable	Cash Advance rate	24.24% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 4% of transaction, minimum \$10		

CARD NAME: Cash Rewards Visa Signature

RATE	12.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-20.99% variable	Cash Advance rate	24.24% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of transaction, minimum \$10		

The Capital One logo, featuring the brand name in a stylized font with a registered trademark symbol.

Capital One

McLean, VA

CARD NAME: VentureOne Rewards

RATE	11.9-19.9% variable	ANNUAL FEE	N/A
Balance transfer rate	11.9-19.9% variable	Cash Advance rate	24.9% variable
Late payment fee	\$35	Late payment rate	29.4%
Low Down	Cash advance fee: 3% of transfer, not less than \$10.		

CARD NAME: Platinum Prestige

RATE	10.9-18.9% variable	ANNUAL FEE	N/A
Balance transfer rate	10.9-18.9% variable	Cash Advance rate	24.9% variable
Late payment fee	\$35	Late payment rate	29.4%
Low Down	Cash advance fee: 3% of transfer, not less than \$10.		



Charter One

Charter/Citizens Bank

Providence, RI

CARD NAME: Everyday Points - Platinum Rewards Mastercard

CARD NAME: Charter One Platinum Mastercard

RATE	13.99-19.99% variable	ANNUAL FEE	N/A*
Balance transfer rate	13.99-19.99% variable	Cash Advance rate	22.24%
Late payment fee	\$39	Late payment rate	29.99%
Low Down	*\$25 annual fee for Everyday Points program		

RATE	13.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	13.99-17.99% variable	Cash Advance rate	22.24%
Late payment fee	\$39	Late payment rate	29.99%
Low Down	Balance Transfer Fee: \$10 or 4% of the cash advance; whichever is greater		



Chase Bank

New York, NY

CARD NAME: Sapphire

RATE	13.24% variable	ANNUAL FEE	N/A
Balance transfer rate	13.24% variable	Cash Advance rate	19.24% variable
Late payment fee	\$35	Late payment rate	29.99%
Low Down	Cash advance fee: 3% of transaction, minimum \$10		

CARD NAME: Slate

RATE	11.99% -21.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99% -21.99% variable	Cash Advance rate	19.24- 23.24% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of transaction, minimum \$5.		



Chemical Bank

Midland, MI

CARD NAME: Platinum Plus Visa

RATE	10.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer fee	10.99-19.99% variable	Cash Advance rate	24.24%
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 4% of transaction, minimum \$10.		

CARD NAME: Platinum Plus MasterCard

RATE	10.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer fee	10.99-19.99% variable	Cash Advance rate	24.24%
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of transaction, minimum \$10.		



CITIBANK

New York, NY

CARD NAME: Platinum Select MasterCard

CARD NAME: ThankYou Premier Card

RATE	11.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99-19.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99% variable

Low Down	Cash advance fee: 5% of each transaction, \$10 minimum		
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RATE	13.99-21.99% variable	ANNUAL FEE	\$125
Balance transfer fee	13.99-21.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99% variable

Low Down	Cash advance fee: 5% of each transaction, \$10 minimum		
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Citizens Bank

Flint, MI

CARD NAME: Maximum Rewards
Platinum Visa

RATE	13.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer rate	13.99-19.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99% variable
Low down	Balance transfer fee: greater of \$10 or 5% of the transaction		

CARD NAME: Platinum Edition Visa

RATE	9.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-17.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99% variable
Low down	Cash advance fee: greater of \$15 or 5% of the transaction		

NOTE: Every Citizen's card raised rates, sometimes as much as 2-5%



Comerica

Dallas, TX

CARD NAME: Visa Signature & Platinum

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		

CARD NAME: MasterCard Business Travel Card

RATE	9.99-20.99% variable	ANNUAL FEE	\$50
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	up to \$39	Late payment rate	28.99%
Low Down	Balance transfer fee: 3% of transaction, \$5 minimum		



Dart Bank

Mason, MI

CARD NAME: Visa Signature

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		

CARD NAME: Visa Platinum

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of transaction, \$5 minimum		



Fifth Third Bank

Fifth Third Bank

Cincinnati, OH

CARD NAME: Visa Real Life Rewards

RATE	12.99-23.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-23.99% variable	Cash Advance rate	24.99%
Late payment fee	\$35	Late payment rate	24.99%
Low Down	Cash advance fee: 4% of transaction, \$5 minimum		

CARD NAME: Professional MasterCard

RATE	14.99-23.99%	ANNUAL FEE	N/A
Balance transfer rate	14.99-23.99%	Cash Advance rate	24.99%
Late payment fee	up to \$39	Late payment rate	24.99%
Low Down	Balance transfer fee: 4% of transaction, \$5 minimum		

CARD NAME: Platinum Edition Visa

RATE	9.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer fee	9.99-16.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99%
Low Down	Balance Transfer fee: \$10 or 4% of the transfer; whichever is greater		

CARD NAME: Maximum Rewards

Platinum Edition Visa

RATE	13.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer rate	13.99-19.99% variable	Cash Advance rate	25.24% variable
Late payment fee	\$35	Late payment rate	29.99%
Low Down	Cash advance fee: The greater of \$15 or 5% of the transaction		



1st Source Bank

South Bend, IN

CARD NAME: Visa Signature & Platinum

CARD NAME: Secured Visa

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

RATE	20.99% variable	ANNUAL FEE	\$35
Balance transfer rate	20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	28.99%
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		



Huntington National

Columbus, OH

CARD NAME: WorldPoints Platinum Mastercard & Visa

RATE	12.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-20.99% variable	Cash Advance rate	24.24% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		



Independent Bank

Independent Bank Ionia, MI

CARD NAME: Visa Signature

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Visa Platinum

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		



Key Bank

Cleveland, OH

CARD NAME: Platinum MasterCard (including Select Rewards and Young adult)

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		

CARD NAME: College Rewards Mastercard

RATE	11.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A



PNC

Pittsburgh, PA

CARD NAME: Points Visa

RATE	10.99-18.99% variable	ANNUAL FEE	N/A
Balance transfer rate	10.99-18.99% variable	Cash Advance rate	21.99% variable
Late payment fee	\$35	Late payment rate	28.99% variable
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		

CARD NAME: Flex Visa

RATE	10.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	10.99-17.99% variable	Cash Advance rate	21.99% variable
Late payment fee	\$35	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 4% of the transaction, \$5 minimum		



State Farm Bank

Bloomington, IL

CARD NAME: Platinum Rewards Visa

RATE	13.24-20.24% variable	ANNUAL FEE	N/A
Balance transfer rate	13.24-20.24% variable	Cash Advance rate	20.24%
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of the transaction, \$10 minimum		

CARD NAME: Crystal Rewards Visa

RATE	13.24-20.24% variable	ANNUAL FEE	\$30
Balance transfer rate	13.24-20.24% variable	Cash Advance rate	20.24%
Late payment fee	\$15-39	Late payment rate	N/A



United Bank & Trust

Tecumseh, MI

CARD NAME: Visa Signature & Platinum

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 4% of the transaction, \$10 minimum		

CARD NAME: Visa Business Travel

RATE	9.99-20.99% variable	ANNUAL FEE	\$50
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	up to \$39	Late payment rate	28.99%
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		



Wachovia

Charlotte, NC

CARD NAME: Wells Fargo Rewards Visa

RATE	12.15-22.15% variable	ANNUAL FEE	N/A
Balance transfer rate	12.15-22.15% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Wells Fargo Platinum Card

RATE	10.15-21.15% variable	ANNUAL FEE	N/A
Balance transfer rate	10.15-21.15% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		



Store Cards





Best Buy

HSBC Bank

CARD NAME: Best Buy Card

RATE	25.24-27.99% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$35	Late payment rate	29.99%

CARD NAME: Reward Zone MasterCard

RATE	17.99-22.99% variable	ANNUAL FEE	\$74
Balance transfer rate	17.99-22.99%	Cash Advance rate	25.99% variable
Late payment fee	\$35	Late payment rate	29.99% variable
Low Down	Charge 5% of cash advance balance, \$20 minimum		

DISCOVER**Discover**

Carol Stream, IL

CARD NAME: Discover More Card

RATE	10.99-15.99% variable	ANNUAL FEE	N/A
Balance transfer rate	10.99-15.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	20.99%
Low Down	Cash Advance Fee: Charge 5% of cash advance balance, \$10 minimum		

CARD NAME: Open Road Card

RATE	11.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99-19.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	24.99% variable
Low Down	Balance Transfer Fee: Charge 5% of cash advance balance, \$10 minimum		



CITIBANK

Home Depot

CARD NAME: Home Depot Card

RATE	17.99-26.99%	ANNUAL FEE	N/A
Balance transfer rate	17.99-26.99%	Cash Advance rate	17.99-26.99%
Late payment fee	\$35	Late payment rate	N/A
Low Down	Handled by Citi Bank in South Dakota.		



GEMB

JCPenney Card

CARD NAME: JCPenney Card

RATE	26.99%	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$35	Late payment rate	N/A
Low Down	Handled by GE Money Bank.		



Kohls



Lowe's

CARD NAME: Kohl's Charge Card

RATE	21.90% variable	ANNUAL FEE	N/A
Balance transfer rate	N/A	Cash Advance rate	N/A
Late payment fee	\$35	Late payment rate	24.90% variable
Low Down	Financed by JPMorgan Chase		

CARD NAME: Lowe's Credit Card

RATE	24.9%	ANNUAL FEE	N/A
Balance transfer rate	N/A	Cash Advance rate	N/A
Late payment fee	\$35	Late payment rate	No report
Low Down	Financed by GE Money Bank		



CARD NAME: Sears Card

RATE	25.24% variable	ANNUAL FEE	N/A
Balance transfer rate	25.24% variable	Cash Advance rate	27.15% variable
Late payment fee	\$35	Late payment rate	N/A
Low Down	Balance transfer fee: 5% of transfer, \$10 minimum Financed by Citibank		

CARD NAME: Toy 'R Us MasterCard

RATE	15.24- 19.24% variable	ANNUAL FEE	N/A
Balance transfer rate	15.24- 19.24% variable	Cash Advance rate	19.24- 23.24% variable
Late payment fee	\$35	Late payment rate	29.99% variable
Low Down	Financed by JPMorgan Chase		



Target

CARD NAME: Target RED Credit Card

RATE	13.25-22.9% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$35	Late payment rate	N/A



Credit Unions



Aeroquip Credit Union

VISA CLASSIC	Rate	12%
VISA GOLD	Rate	9.60%
VISA PLATINUM	Rate	7.80%

Auto Body Credit Union

CARD NAME: Visa Signature & Platinum

CARD NAME: Secured Visa Card

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A

RATE	20.99% variable	ANNUAL FEE	\$35
Balance transfer rate	20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A

Case Credit Union

CARD NAME: Visa Signature & Platinum

RATE	9.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-17.99% variable	Cash Advance rate	9.99-17.99% variable
Late payment fee	\$35	Late payment rate	N/A

CARD NAME: Visa Business Travel

RATE	9.99-17.99% variable	ANNUAL FEE	\$50
Balance transfer rate	9.99-17.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	17.99%

Consumers Professional Credit Union

CARD NAME: Visa Classic

RATE	13.9%	ANNUAL FEE	N/A
Balance transfer rate	13.9%	Cash Advance rate	No report
Late payment fee	10% of the minimum payment due or a min. of \$20		
Late payment rate	18%		

CARD NAME: Visa Preferred Platinum

RATE	6.75% variable	ANNUAL FEE	N/A
Balance transfer rate	6.75% variable	Cash Advance rate	No report
Late payment fee	10% of the minimum payment due or a min. of \$20		
Late payment rate	18%		

CP Federal Credit Union

CARD NAME: Visa Classic

RATE	12%	ANNUAL FEE	\$10
Balance transfer rate	12%	Cash Advance rate	12%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Gold

RATE	9.5%	ANNUAL FEE	N/A
Balance transfer rate	9.5%	Cash Advance rate	9.5%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Preferred Platinum

RATE	6.25%	ANNUAL FEE	N/A	Late payment fee	\$25
Balance transfer rate	6.25%	Cash Advance rate	6.25%	Late payment rate	Not provided

DFCU

CARD NAME: Visa Platinum

RATE	9.90-16.90%	ANNUAL FEE	N/A	Late payment fee	\$25
Balance transfer rate	9.90-16.90%	Cash Advance rate	9.90-16.90%	Late payment rate	Not provided

Educational Community Credit Union

CARD NAME: Classic Visa & Mastercard

CARD NAME: Platinum Visa & Mastercard

RATE	12.96%	ANNUAL FEE	N/A
Balance transfer rate	12.96%	Cash Advance rate	12.96%
Late payment fee	\$25	Late payment rate	Not provided

RATE	9.9%	ANNUAL FEE	N/A
Balance transfer rate	9.9%	Cash Advance rate	9.9%
Late payment fee	\$25	Late payment rate	Not provided

EECU

CARD NAME: Visa Classic

RATE	11.99-21.00%	ANNUAL FEE	N/A
Balance transfer rate	11.99-21.00%	Cash Advance rate	11.99-21.00%
Late payment fee	\$25	Late payment rate	21%

CARD NAME: Visa Platinum

RATE	8.50-21.00%	ANNUAL FEE	N/A
Balance transfer rate	8.50-21.00%	Cash Advance rate	8.50-21.00%
Late payment fee	\$25	Late payment rate	21%

Jackson City/County Credit Union

CARD NAME: Visa Platinum

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$20	Late payment rate	No report

CARD NAME: Visa Platinum Preferred

RATE	9.99%	ANNUAL FEE	N/A
Balance transfer rate	9.99%	Cash Advance rate	9.99%
Late payment fee	\$20	Late payment rate	Not provided

Jackson Community Credit Union

CARD NAME: Visa Platinum

RATE	12.99%	ANNUAL FEE	N/A
Balance transfer rate	12.99%	Cash Advance rate	12.99%
Late payment fee	\$20	Late payment rate	Not provided

CARD NAME: Visa Platinum Preferred

RATE	7.99%	ANNUAL FEE	N/A
Balance transfer rate	7.99%	Cash Advance rate	7.99%
Late payment fee	\$20	Late payment rate	Not provided

Kellogg Community Credit Union

VISA CLASSIC	Rate	12.49%
VISA GOLD	Rate	11.49%
VISA PLATINUM	Rate	9.90%

LAFCU

CARD NAME: Visa Classic

RATE	16.4%	ANNUAL FEE	\$12
Balance transfer rate	18%	Cash Advance rate	18%
Late payment fee	\$15-35	Late payment rate	Not provided

CARD NAME: Visa Basic Gold

RATE	14.5%	ANNUAL FEE	N/A
Balance transfer fee	15%	Cash Advance rate	15%
Late payment fee	\$15-35	Late payment rate	Not provided

CARD NAME: Visa Platinum Rewards

RATE	12%	ANNUAL FEE	N/A	Late payment fee	\$15-35
Balance transfer rate	15%	Cash Advance rate	18%	Late payment rate	Not provided

Lake Trust Credit Union

CARD NAME: Visa Platinum Elite

RATE	8.75-18.75% variable	ANNUAL FEE	N/A
Balance transfer rate	11.75-21.75%	Cash Advance rate	11.75-21.75%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Platinum Elite Rewards

RATE	10.75-20.75%	ANNUAL FEE	N/A
Balance transfer rate	13.75-23.75%	Cash Advance rate	13.75-23.75%
Late payment fee	\$25	Late payment rate	Not provided

Marshall Community Credit Union

CARD NAME: Visa Platinum

RATE	8.9-16.9% variable	ANNUAL FEE	N/A
Balance transfer rate	8.9-16.9% variable	Cash Advance rate	8.9-16.9% variable
Late payment fee	\$20	Late payment rate	Not provided

Michigan Catholic Credit Union

CARD NAME: Visa Classic

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	9.90%	ANNUAL FEE	N/A
Balance transfer rate	9.90%	Cash Advance rate	9.90%
Late payment fee	\$25	Late payment rate	Not provided

Michigan Educational Credit Union

CARD NAME: Visa and MasterCard

RATE	11.9%	ANNUAL FEE	N/A
Balance transfer rate	11.9%	Cash Advance rate	11.9%
Late payment fee	\$20	Late payment rate	Not provided

CARD NAME: Visa Gold

RATE	10.90%	ANNUAL FEE	N/A
Balance transfer rate	10.90%	Cash Advance rate	10.90%
Late payment fee	\$15 if more than 10 days late	Late payment rate	Not provided

MSU Federal Credit Union

CARD NAME: Visa Platinum

RATE	8.90-17.90%	ANNUAL FEE	N/A
Balance transfer rate	8.90-17.90%	Cash Advance rate	8.90-17.90%
Late payment fee	\$25	Late payment rate	17.9%

CARD NAME: Platinum Plus Visa

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$25	Late payment rate	17.9%

OMNI Community Credit Union

CARD NAME: Cashback Platinum

RATE	8.99-17.99% variable	ANNUAL FEE	N/A
Balance transfer rate	8.99-17.99% variable	Cash Advance rate	8.99-17.99% variable
Late payment fee	\$25	Late payment rate	18%

CARD NAME: Cashback Platinum Rewards

RATE	9.99-15.99%	ANNUAL FEE	N/A
Balance transfer rate	9.99-15.99%	Cash Advance rate	9.99-15.99%
Late payment fee	\$25	Late payment rate	18%

Option 1 Credit Union

CARD NAME: Visa Platinum Classic

RATE	14.88%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$20	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	7.25%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$20	Late payment rate	Not provided

Portland Federal Credit Union

CARD NAME: Visa

RATE	10.9%	ANNUAL FEE	N/A
Balance transfer rate	10.9%	Cash Advance rate	14.9%
Late payment fee	\$25	Late payment rate	Not provided

South Central Credit Union

CARD NAME: Visa Classic

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$15	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	9.9%	ANNUAL FEE	N/A
Balance transfer rate	9.9%	Cash Advance rate	9.9%
Late payment fee	\$15	Late payment rate	Not provided

State Employees Credit Union

CARD NAME: Visa

RATE	7.75%	ANNUAL FEE	N/A
Balance transfer rate	Not provided	Cash Advance rate	7.75%
Late payment fee	\$5	Late payment rate	Not provided

TLC Community Credit Union

CARD NAME: Visa Platinum

RATE	7.95-18.00%	ANNUAL FEE	N/A
Balance transfer rate	7.95-18.00%	Cash Advance rate	7.95-18.00%
Late payment fee	\$30	Late payment rate	Not provided

United Educational Credit Union

CARD NAME: Visa Signature / Platinum

CARD NAME: Secured Visa

RATE	9.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A

RATE	20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	20.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$35	Late payment rate	N/A

University of Michigan Credit Union

CARD NAME: Visa Classic

RATE	11.69%	ANNUAL FEE	N/A
Balance transfer fee	11.69%	Cash Advance rate	11.69%
Late payment fee	\$35	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	8.99%	ANNUAL FEE	N/A
Balance transfer fee	8.99%	Cash Advance rate	8.99%
Late payment fee	\$35	Late payment rate	Not provided



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Rates accurate as of March 1, 2011. Rates may have changed.

