

SEFCU Mastercard® Credit Cards

SEFCU Lightning Credit Card™



- 3%* cash back for gas purchases
- 2% cash back for grocery purchases
- 1% cash back for all other purchases

- No annual fee
- No balance transfer fee
- No foreign transaction fee

- 13.49% - 17.99*** (variable)

- Up to \$30,000

- \$0 fraud liability††
- Identity theft resolution services
- Purchase Assurance

SEFCU World™ Mastercard Credit Card



- 2x points for travel redemptions
- 1%** cash back on all purchases

- No annual fee
- No balance transfer fee
- No foreign transaction fee

- 11.49%*** (variable)

- Up to \$30,000

- \$0 fraud liability††
- Trip cancellation insurance
- Mastercard Golf® experiences
- MasterAssist™ Travel Assistance

SEFCU Mastercard Credit Card



- 1%** cash back on all purchases

- No annual fee
- No balance transfer fee
- No foreign transaction fee

- 10.49% - 17.99%*** (variable)

- Up to \$30,000

- \$0 fraud liability††
- Identity theft resolution services
- Purchase Assurance

SEFCU Mastercard Secured Card



- 1%** cash back on all purchases

- No annual fee
- No balance transfer fee
- No foreign transaction fee
- Secured by your deposit account

- 8.50%+ (variable)

- Up to \$30,000

- \$0 fraud liability††
- Identity theft resolution services
- Purchase Assurance

Rewards

Annual Fees

Annual Percentage Rate for Purchases & Balance Transfers

Credit Line

Other Benefits

* Earn 3% cash back on first \$1,250 of gas purchases per quarter and 2% cash back on first \$1,250 of grocery purchases per quarter. Once you have reached your maximum in a category, you will receive 1% cash back for those purchases for the remainder of the quarter. Converting points into cash back is one of several redemption options. Please note there is a \$5 or 500-point redemption fee associated with the cash back option. Cash back takes the form of a statement credit.

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*** Annual Percentage Rate on all credit cards is variable. Published rate assumes credit worthiness. Other terms may apply. Rates accurate as of April 2019 and subject to change without notice. Annual Percentage Rate is subject to change quarterly to reflect any changes in the Index and will be determined by the Prime Rate 45 days prior to the first day of each calendar quarter (January, April, July, and October) as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The new rate will be effective with the first billing cycle of April, July, October, and January, respectively. As of January 2019, the Prime rate is 5.50%. Future Prime Rates and corresponding APRs will vary.

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†† Certain restrictions apply. See mastercard.us/zero-liability.html for details.

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