

# VISA® CREDIT CARDS COMPARISON CHART



firstffcu.com | (732) 312-1500



**First Step Card**  
17.15% to 18% APR\*\*



**Simply First Card**  
15.15% to 18% APR\*



**Cash Plus Card**  
17.15% to 18% APR\*\*

	First Step Card	Simply First Card	Cash Plus Card
<b>Earn 1% Cash Back on all purchases ++</b>			✓
<b>UChoose Rewards</b> <i>Earn points redeemable for merchant gift cards, travel experiences, merchandise and cash back.</i>			✓
<b>10 Day Grace Period +</b>	✓	✓	✓
<b>Maximum APR is 18%</b>	✓	✓	✓
<b>No Annual Fee</b>	✓	✓	✓
<b>No Foreign Transaction Fee</b>	✓	✓	✓
<b>Credit Lines Between \$500 - \$5,000</b>	✓		
<b>Credit Lines Between \$500 - \$25,000</b>		✓	✓
<b>Balance Transfers</b> <i>\$10 or 3% of the balance, whichever is greater</i>	✓	✓	✓

\*APR varies from 15.15% to 18% for purchases, when you open your account based on your credit worthiness. The APR is 18% APR for balance transfers and cash advances. APRs will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fee. Other fees that apply: Cash advance fee of \$10 or 3% of the total cash advance amount—whichever is greater (no maximum), Balance transfer fee of \$10 or 3% of the balance—whichever is greater (no maximum), Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa® Simply First Card and is available to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties.

\*\*APR is 17.15% to 18% for purchases, when you open your account based on your credit worthiness. The APR is 18% APR for balance transfers and cash advances. APRs will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fee. Other fees that apply: Cash advance fee of \$10 or 3% of the total cash advance amount—whichever is greater (no maximum), Balance transfer fee of \$10 or 3% of the balance—whichever is greater (no maximum), Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa® First Step or Visa® Cash Plus Card and is available to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties.

+No late fee will be charged if payment is received within 10 days from the payment due date.

++Cash back: Your First Financial Visa® Cash Plus Card will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1% cash back based upon eligible purchases each quarter.

