

# Credit Cards

## Genisys Rewards MasterCard®

Enjoy the wide range of benefits offered through our Rewards MasterCard® program.

- As low as 11.74% APR
- No annual fee
- 28-day grace period
- Low monthly payment
- Online and mobile account access
- Auto rental insurance
- \$500,000 travel accident insurance
- Worldwide acceptance
- Satisfaction Guaranteed
- And more!

## Apply today

The Genisys Credit Union MasterCard® provides superior savings, services and purchasing power. Apply for your MasterCard® today.

- Apply using our online application or download an application from our website at [www.genisyscu.org](http://www.genisyscu.org)
- Call a Member Service Representative at 248-322-9800 or 800-521-8440 24 hours a day to apply and obtain loan approval.
- Visit any Genisys branch location

## Balance Transfers

You can also pay off Credit Card or loan balances at other financial institutions with a cash advance from your Genisys MasterCard®. Complete the balance transfer form that is attached to our online application or provided to you in your welcome packet.

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	11.74% to 18%
APR for Balance Transfers	11.74% to 18%
APR for Cash Advances	11.74% to 18%
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

## Fees

Annual Fee/Monthly Fee	None
Transaction Fees <ul style="list-style-type: none"><li>• Balance Transfer</li><li>• Cash Advance</li><li>• Foreign Transaction</li></ul>	None None 1.1% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"><li>• Late Payment</li><li>• Over-the-Credit Limit</li><li>• Returned Payment</li></ul>	Up to \$25 None \$26

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)"