

# Credit Cards

Earn More on Everyday Spending



**Landmark**  
CREDIT UNION

Banking Made Easy™

Credit cards give you convenient access to a revolving line of credit. At Landmark, we offer credit card programs with special perks, including cash back and rewards.<sup>1</sup> We also provide options for students and members who need help building their credit.

## Choose the Right Card for You

	Visa® Signature Cash Back	Rewards Visa®	Student Rewards Visa®	Secured Visa®										
Best For	Earning cash	Earning rewards - gift cards, merchandise, travel	Full-time high school and college students	Repairing or building good credit										
Intro Offer	0% APR for the first 12 months from account opening on purchases and non-Landmark balance transfers <sup>2</sup>	0% APR for the first 12 months from account opening on purchases and non-Landmark balance transfers <sup>3</sup>	None	None										
Purchase APR	15.74 - 24.74% variable APR <sup>2</sup>	15.74 - 24.74% variable APR <sup>3</sup>	19.49% variable APR <sup>7</sup>	18.99% non-variable APR <sup>8</sup>										
Opening Bonus	\$200 cash bonus when you spend \$1,000 within 90 days of account opening <sup>4</sup>	20,000 bonus points when you spend \$1,000 within 90 days of account opening <sup>4</sup>	Earn 5,000 bonus points when you spend \$1,000 within 90 days of account opening <sup>4</sup>	None										
Rewards	Earn unlimited 1.5% cash back on all purchases <sup>5</sup>	Earn 1 point for every dollar in purchases and earn double points every day on gas and restaurant purchases. <sup>6</sup>	Earn 1 point for every dollar in purchases and earn double points every day on gas and restaurant purchases <sup>6</sup>  Plus, earn additional points for good grades each semester <table><thead><tr><th>GPA</th><th>Bonus Points</th></tr></thead><tbody><tr><td>4.0</td><td>1,500</td></tr><tr><td>3.33-3.99</td><td>1,000</td></tr><tr><td>2.67-3.32</td><td>750</td></tr><tr><td>2.33-2.66</td><td>500</td></tr></tbody></table>	GPA	Bonus Points	4.0	1,500	3.33-3.99	1,000	2.67-3.32	750	2.33-2.66	500	None
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3.33-3.99	1,000													
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Cash Advance APR	29.99% non-variable APR <sup>9</sup>	29.99% non-variable APR <sup>9</sup>	29.99% non-variable APR <sup>9</sup>	29.99% non-variable APR <sup>9</sup>										
Annual Fee	\$0 <sup>2</sup>	\$0 <sup>3</sup>	\$0 <sup>7</sup>	\$25 <sup>8</sup>										

## All of Our Cards Include These Great Benefits

### Card Management (Tool Within Digital Banking - Mobile App or Online)

- Lock and unlock your card
- View transaction details
- Set spending limits
- Get real-time alerts

### Visa® Benefits

- Travel Accident Insurance
- Travel and Emergency Assistance Services
- And more depending on the card program

### Mobile Payments (After Your Card is Added Within Apple Pay, Samsung Pay or Google Pay)

- Use your device to make purchases with a simple touch
- Transactions are secure and card details are never stored on the device

## Get Started

Learn more and apply online at [Landmarkcu.com/credit-cards](http://Landmarkcu.com/credit-cards)

## Still have questions? We're here to help.

-  **Website:** Talk with a representative by using the online chat bubble
-  **Digital Banking:** Have secure conversations with us via message or chat
-  **Phone:** Call us at 262-796-4500
-  **Visit a Branch:** Find a branch near you by visiting [Landmarkcu.com/locations](http://Landmarkcu.com/locations)

1 - Landmark membership required. Rates are variable and subject to change. Cards are issued by Landmark Credit Union pursuant to a license from Visa® USA Inc.

2 - 0% Intro APR available on purchases and non-Landmark balance transfers. Offer not available to current Landmark Cash Back or Rewards consumer cardholders or previous holders of Landmark Cash Back or Rewards accounts that were closed within six (6) months of the new application date. Existing primary or joint holders of Landmark credit card accounts may only have one (1) such account at any time. Applications submitted by holders of such accounts will be declined. Offer available to existing Starter Card, Secured Card, or Student Card holders who qualify for Cash Back Card. The introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. A balance transfer must be made within 60 days from account opening to qualify for the introductory APR. The introductory APR for balance transfers will apply during the first 12 months following the opening of your account for balance transfers completed within the first 60 days of account opening. Any existing balances on Landmark Credit Union loan or credit card accounts are not eligible for the introductory APR for balance transfers. After introductory period, variable rate will be 15.74-24.74% APR based on creditworthiness and will vary based on the Prime Rate. Cash advances are not eligible for the 0% Intro APR. Cash advance non-variable APR is 29.99%. Allow 3-4 weeks for balance transfers. An account will be disqualified if it becomes past due 60 or more days. Cash advance fee of \$5 or 3% of the amount of each cash advance, whichever is greater applies. Foreign transaction fee of 1% of each transaction in U.S. dollars applies. Balance transfer fee of 3% of the amount of each balance transfer made within 60 days of account opening. After, balance transfer fee of \$5 or 5% of the amount of each balance transfer, whichever is greater.

3 - 0% Intro APR available on purchases and non-Landmark balance transfers. Offer not available to current Landmark Cash Back or Rewards consumer cardholders or previous holders of Landmark Cash Back or Rewards accounts that were closed within six (6) months of the new application date. Existing primary or joint holders of Landmark credit card accounts may only have one (1) such account at any time. Applications submitted by holders of such accounts will be declined. Offer available to existing Starter Card, Secured Card, or Student Card holders who qualify for Rewards Card. The introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account. A balance transfer must be made within 60 days from account opening to qualify for the introductory APR. The introductory APR for balance transfers will apply during the first 12 months following the opening of your account for balance transfers completed within the first 60 days of account opening. Any existing balances on Landmark Credit Union loan or credit card accounts are not eligible for the introductory APR for balance transfers. After introductory period, variable rate will be 15.74-24.74% APR based on creditworthiness and will vary based on the Prime Rate. Cash advances are not eligible for the 0% Intro APR. Cash advance non-variable APR is 29.99%. Allow 3-4 weeks for balance transfers. An account will be disqualified if it becomes past due 60 or more days. Cash advance fee of \$5 or 3% of the amount of each cash advance, whichever is greater applies. Foreign transaction fee of 1% of each transaction in U.S. dollars applies. Balance transfer fee of 3% of the amount of each balance transfer made within 60 days of account opening. After, balance transfer fee of \$5 or 5% of the amount of each balance transfer, whichever is greater.

4 - Offer not available to current Landmark Cash Back or Rewards consumer cardholders or previous holders of Landmark Cash Back or Rewards accounts that were closed within six (6) months of the new application date. Existing primary or joint holders of Landmark credit card accounts may only have one (1) such account at any time. Applications submitted by holders of such accounts will be declined. Offer available to existing Starter Card, Secured Card, or Student Card holders who qualify for Cash Back or Rewards Card. Disqualified from earning cash bonus or rewards points bonus if account is 30 days past due. Fraudulent charges and fees of any kind do not count towards the total of \$1,000. For purchases only (not including credit for returns or fees and fraudulent charges). If qualified, bonus will appear on the monthly statement 30 days following the end of the promotion period and will be displayed as an addition to rewards points earned-to-date.

5 - Earn 1.5% cash back on all Cash Back Credit Card purchases. Cash back will be earned based on your qualifying net purchases (purchases minus returns and/or other related credits). You do not earn cash back on cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. An account will be disqualified from accumulating cash back if it becomes past due 60 or more days.

6 - Points will be earned based on your qualifying net purchases (purchases minus returns and/or other related credits). You do not earn points for unauthorized or fraudulent charges or for fees of any kind on your card account. An account will be disqualified if it becomes past due 60 or more days. Qualifying for gas and dining out points is based on the merchant's designation, based on what it primarily sells. Purchases will not earn rewards if the merchant's designation is not eligible.

7 - Student Rewards Visa variable rate for purchases and balance transfers is 19.49% APR. Cash advance non-variable APR is 29.99%. Cash advance fee of \$5 or 3% of the amount of each cash advance, whichever is greater applies. Balance transfer fee of \$5 or 5% of the amount of each balance transfer, whichever is greater applies. Foreign transaction fee of 1% of each transaction in U.S. dollars applies.

8 - Secured card non-variable rate is 18.99%. Cash advance non-variable APR is 29.99%. Annual fee is \$25. Cash advance fee of \$5 or 3% of the amount of each cash advance, whichever is greater applies. Balance transfer fee of \$5 or 5% of the amount of each balance transfer, whichever is greater applies. Foreign transaction fee of 1% of each transaction in U.S. dollars applies.

9 - Cash advances are not eligible for the 0% Intro APR. Cash advance APR is 29.99% non-variable.