



## Compare the costs, then switch and save.

Because real life spending isn't always planned, manage those times with Ideal CU's Blue Rewards or Gold Visa Card.

Ideal CU has credit card solutions you can trust.

And, you can earn points or cash back on your credit card purchases while taking advantage of Ideal CU's exceptionally low rates.

As a Ideal CU Visa cardholder you'll enjoy:

- **CU Rewards** or Golden Rewards
- Low variable and fixed rate card options
- Travel enhancement packages
- Automatic payment options
- Payment protection

## Choose from:

### Ideal CU Blue Rewards



The sleek Blue Rewards card has a low variable rate and is paired with the **CU Rewards** program. Earn one point for every dollar charged in net new purchases.

Then login to **CU Rewards**.com to track and redeem points, create a wish list, and browse more than 500 merchandise options or exotic travel adventures.

### Ideal CU Gold



Cash back and a low fixed rate make this card a great choice. Earn 0.50% cash back with a minimum monthly purchase of \$500. Cash back is paid each month.

### Share Secured Visa

If you're serious about building a stronger credit rating and saving money, a Share Secured Visa can help. First, deposit secure funds in a Share Savings Account equal to your desired credit limit (Minimum \$1,000). Then enjoy the same low rate and perks of a Ideal CU Gold Visa while building your credit and earning interest on your deposit.

## There's more:

### Online Account Management

Manage your card in Ideal CU Online Banking. Access your account summary information, current transaction history, and up to three months of recent statements. Plus, make monthly payments by simply transferring funds from your Ideal CU checking or savings account.

### eAlerts

Ideal CU offers the most convenient way to keep track of account activity anytime, anywhere! Receiving alerts<sup>1</sup> on your Visa credit card activity through text messages and email helps you stay informed and detect possible fraud within seconds!<sup>2</sup> You can choose to receive alerts on what's most important to you:

- Declined transactions
- Transactions over the phone, online or through the mail
- Transactions made at gas stations
- Transactions exceeding a specific dollar amount
- Transactions made outside of the US

1. Standard text rates may apply.

2. Cardholders are responsible for reporting any suspicious or fraudulent activity to the credit union.

### eStatements

Eliminate the possibility of a lost or stolen statement by receiving your statements safely and securely online. Enroll your credit card and enjoy the benefits that come with electronic delivery of your statement:

- Easy online access and retrieval
- No more credit card paper statements sitting outside in your unlocked mail box
- Automatic storage of your statements for 24 months
- Email notices when your statement is ready to view, print or download

It's easy to enroll in both eAlerts and eStatements, simply login to Ideal CU Online Banking and click on Accounts. Next, click on your Credit Card and select Online Services to enroll.

### Travel Assistance Packages

All of Ideal CU's Visa card programs are equipped with free travel enhancement packages. When traveling in the United

Continued on page 2.

# Visa Credit Cards

States and most foreign countries, you'll have peace of mind knowing Visa can help in an emergency.

## Payment Protection

Low cost payment protection is available to pay your credit card balance when you can't. To apply, check the payment protection box on the application.

## Apply Today!

Enjoy the security and strength of a Ideal CU Visa Card in your wallet for all of life's planned and unplanned expenditures. Complete an application, or apply 24/7 online.

**Apply online at [www.idealcu.com](http://www.idealcu.com)**



**Call** 651-770-7000

**Click** [www.idealcu.com](http://www.idealcu.com)

**Visit** 6 Locations



Federally insured by the NCUA

[www.idealcu.com](http://www.idealcu.com) ● 2.