



## 2 Low Fixed Rate Rivertown VISA® Cards!

- Classic (**10.90% APR**)
- Platinum (**8.90% APR**)

Most credit cards have a catch with many fees, but you won't find that here. Rivertown offers VISA® Classic and Platinum with:

- No Balance Transfer Fees
- No Annual Fees
- Low Fixed Rates
- No Cash Advance Penalty
- Worldwide Acceptance

## VISA® Online View and Pay

See your current balance, recent transactions, past statements, and make payments from the comfort of your home or office. **Design Your Own Card** to make your card your very own with one of your photos or choose from their gallery, click on Online Services within Visa View and Pay to begin.

## Quick Tips

- Fixed credit card rates, no hidden fees or different rates for different transactions (Foreign Transaction Fee is 1% of each transaction in U.S. dollars)
- Keep balance at 50% or below for a good credit rating
- Have on hand for emergency expenses, and try to avoid using it for day to day expenses
- Know the difference between your Credit Card and your Debit Card
- Any fraudulent transactions over \$50 may be disputed
- Great way to establish credit, including those who are just beginning college
- Design your own card by clicking on Online Services within Visa View and Pay
- Make payments at either location, apply for an increase with our loan representatives, or call us with any questions on the account
- By bringing your most recent credit card statement into either location, you can receive a free balance transfer
- Free cash advances
- Use VISA® View and Pay to see current balances, recent transactions, past statements, and make payments

\*Membership eligibility required