



CEFCU MASTERCARD CREDIT CARDS

The Nicest Card You'll Ever Carry®. Check Out the Benefits of the CEFCU® Mastercard® Credit Card!

HAVE IT BETTER WITH CEFCU

Everyone's needs and goals for a credit card are different. That's why CEFCU's Credit Card program provides you with three great options. Choose the card that best fits your goals and budget.

CEFCU REWARDS MASTERCARD®

Earn points for every dollar in net purchases to the card. Points can then be redeemed for travel, airline tickets, CEFCU Mastercard Gift Cards, and more.

CEFCU WORLD MASTERCARD

Enjoy standard rewards options, luxury travel perks, and more. Plus, earn bonus points in select categories; 1.5 points per dollar on fuel, and 2 points per dollar on dining, lodging, airfare, and car rentals.

CEFCU MASTERCARD

Our non-Rewards option, with a lower APR.

CEFCU Mastercard® Benefits At a Glance	Non-Rewards	Rewards	World
Variable rates vary based on creditworthiness	✓	✓	✓
Eligible to enroll in Fuel Rewards™ ¹	✓	✓	✓
25-day grace period before finance charge	✓	✓	✓
Earn Rewards points for every net purchase dollar you charge to your account		✓	✓
Bonus points from participating merchants		✓	✓
Additional bonus points on select transactions			✓
Higher minimum credit line			✓
Annual summary statement			✓
Concierge Service ²			✓
Luxury Travel Services ²			✓

Current rates, complete details, and additional program disclosures will be provided at the time of application.

Nice Value and Benefits

With the CEFCU Mastercard® Credit Card, every cardholder can enjoy great benefits and perks, like:



Free Identity Theft Protection and Alerts

Helps detect and resolve identity theft.



Free Trip Cancellation Insurance²

Protects from forfeited, non-refundable payments or deposits if a trip is interrupted or cancelled for covered reasons.



Travel Benefits²

Including Baggage Delay insurance, Roadside Assist, Auto Rental insurance coverage, access to Airport Concierge, 24/7 emergency cardholder service, and more.



Fuel Rewards Savings¹

Everyday shopping and dining can turn into fuel savings at participating Shell stations.



Price Protection²

If you buy something with your card and then see it advertised for less, this benefit can refund the difference.



Extended Warranty Protection²

Most original manufacturer's or U.S. store brand warranties on new products are doubled for up to one additional year.



Works with Apple Pay®, Google Pay®, or Samsung Pay®.³



And much more!

¹See fuelrewards.com/how for details.

²Certain conditions, restrictions, and exclusions apply. Full details will be sent to you when you become a cardholder.

³See cefcu.com/wallet for full list of digital wallets.

Get started today! To apply, stop by a Member Center, call Phone-A-Loan at 1.800.858.3400, or visit cefcu.com/mycard.

REWARD YOURSELF!

With the CEFCU Rewards Mastercard® or World Mastercard Credit Cards, you'll earn rewards points for every dollar of net purchases† made with your card. As you earn points, you can redeem them for:

- **Airline Tickets** — with no blackout dates
- **CEFCU Mastercard Gift Cards**, which can be used at merchants that accept Debit Mastercard
- **Travel Rewards** — from national providers
- **Merchandise** like jewelry, electronics, recreation equipment, and home furnishings
- **And more!**

EARN BONUS POINTS ON SHOPPING!

Earn bonus points (and receive special discounts) by registering your CEFCU Rewards or World Mastercard Credit Card at the CUREwards® Mall for purchases from thousands of online and in-store retailers, including national, regional, and local merchants. Learn more by visiting curewards.com.



†Select transactions, such as cash advances, balance transfers, insurance charges posted to the account, and others, are excluded from earning points. Points cannot be transferred from the CEFCU Rewards or World Credit Card program to the CEFCU Non-Rewards Credit Card program and must be used before the Rewards or World card is closed. Points can exist on an account for up to five calendar years and will start to expire in the 5th calendar year. Rewards points earned on CEFCU Credit Cards are administered by CUREwards ("the Program") on behalf of CEFCU and are NOT: a deposit; obligations of CEFCU, the NCUA, or any affiliated entity; insured by the National Credit Union Share Insurance Fund. Learn more at cefcu.com/rewards. Complete program details will be provided when you receive your Rewards or World Mastercard Credit Card.

EARN BONUS POINTS ON TRAVEL

Earn double points any time you book and pay for travel by using your CEFCU World Mastercard® Credit Card to pay for the purchase in full!

CEFCU
Not a bank. Better.®

AIRLINE REWARDS — TICKET PRICE RANGES

You can redeem your Rewards points for airline tickets, at one point per \$.01 of the ticket cost. So, 10,000 points could be used as \$100 toward your airline ticket; 20,000 points for \$200, and so on. Plus, you can pay for the tickets entirely with points, or a combination of points and cash.

For more details regarding airlines and tickets, visit curewards.com, or contact the Rewards Travel Redemption Center, at 1.800.900.6160.

WHAT MAKES OUR CARD SO NICE?

CEFCU Members Say It Best!

"I love **price protection** — helpful when shopping for the best deals!"

Member since 2005

"We have three cars, so using the **Fuel Rewards** is a big advantage — helps us save on fuel, a great value."

Member since 2008

"Love knowing **Trip Cancellation Insurance** was there — didn't need to worry when we booked the expensive vacation we enjoyed."

Member since 1979



There are many more reasons why it's *the nicest card you'll ever carry.®*

Learn more at cefcu.com/mycard.



Federally Insured
by NCUA

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
Google Pay is a trademark of Google LLC.

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