

INOVA's VISA® Platinum Rewards, Global Good and Platinum Credit Card gives you the *purchasing power* you deserve with great rates and a variety of benefits.

Each card offers benefits and features to meet your credit needs. Enjoy the convenience and security of one of the most widely accepted credit cards.

- Earn cash back<sup>2</sup> with our Platinum Rewards card
- Help fund financial education programs in countries around the world with every purchase you make using our Global Good card
- Make a positive difference in our Elkhart Community with every purchase you make with your Tolson Center Giving cards
- Great rates



It pays to shop **FOR** a credit card, not just with one!



**INOVA**  
FEDERAL

574-294-6553 | 800-645-3732  
www.inovafederal.org

\*Annual Percentage Rate (APR). Rates are based on evaluation of credit history. Rate ranges are from 16.99% to 17.99%. No annual fee. Foreign transaction fees are 1.00% of each multiple currency transaction in US dollars, 0.80% of each single currency transaction in US dollars. Cash advance fee is \$5.00 or 4.00% of the amount of each cash advance, whichever is greater.

<sup>1</sup>Apple Pay is registered trademark of Apple Inc. Google Pay is a registered trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

<sup>2</sup>Members can earn rewards points with INOVA Visa® Platinum Rewards Credit Cards, and INOVA Platinum Visa® Rewards Credit Cards.

INOVA Visa® Platinum Rewards Credit Cards, INOVA Platinum Visa® Rewards Credit Cards will earn 1 point per dollar spent with no minimum purchase limits. Purchases cannot exceed the approved limit on your account. Purchases do not include any fees, card related charges, cash advances, balance transfers or convenience checks. Statement credit will be applied to the principal balance of the account and will not be applied toward the minimum monthly payment due.

Minimum redemption is \$25.00. Reward points may be redeemed any time a user has accumulated enough points for a redemption option. Rewards points will be deducted for returned purchases at the same rate they are earned. Reward points may be redeemed online by logging into rewards.inovafederal.org; in person by visiting the nearest INOVA branch location; by calling 800-826-5465; or by sending a written request to INOVA Federal Member Services Department, P.O. Box 1148, Elkhart, Indiana 46515. Rewards program subject to change at any time.



**INOVA**  
FEDERAL



VISA® Credit  
Cards

# let's talk CREDIT CARDS

## VISA® PLATINUM REWARDS<sup>2</sup>



**16.99% APR\***

Earn cash back when you use your INOVA Visa Platinum Rewards card. It's never been easier to earn money through your everyday spending.<sup>2</sup>

Auto Rental Collision Damage Waiver  
Travel Accident Insurance  
Warranty Manager Service  
Travel & Emergency Assistance Service  
Apple Pay<sup>1</sup>, Google Pay<sup>1</sup> & Samsung Pay<sup>1</sup>

No Balance Transfer Fee

## VISA® GLOBAL GOOD



**16.99% - 17.99% APR\***

INOVA will make a donation to the World Council of Credit Union's Worldwide Foundation for Credit Unions, with every purchase - helping fund financial education programs in countries across the world. The more you use the Global Good Card, the more INOVA donates!

Auto Rental Collision Damage Waiver  
Travel Accident Insurance  
Warranty Manager Service  
Travel & Emergency Assistance Service  
Apple Pay<sup>1</sup>, Google Pay<sup>1</sup> & Samsung Pay<sup>1</sup>

No Balance Transfer Fee  
No Annual Fee

## TOLSON AFFINITY VISA®



**16.99% - 17.99% APR\***

To help make a positive difference in our Elkhart community, INOVA will make a donation to the Tolson Center for Community Excellence, with every purchase you make!

Auto Rental Collision Damage Waiver  
Travel Accident Insurance  
Warranty Manager Service  
Travel & Emergency Assistance Service  
Apple Pay<sup>1</sup>, Google Pay<sup>1</sup> & Samsung Pay<sup>1</sup>

No Balance Transfer Fee  
No Annual Fee

## VISA® PLATINUM



**16.99% - 17.99% APR\***

Auto Rental Collision Damage Waiver  
Travel Accident Insurance  
Warranty Manager Service  
Travel & Emergency Assistance Service  
Apple Pay<sup>1</sup>, Google Pay<sup>1</sup> & Samsung Pay<sup>1</sup>

No Balance Transfer Fee  
No Annual Fee