

What's the difference?



Platinum VISA

Rewards VISA

Annual Fee	None	None
Minimum Line of Credit	\$500	\$1,500
Interest Rate	Variable rate — Prime plus margin based on creditworthiness. Floor: 9.0% Ceiling: 21.0%	Variable rate — Prime plus margin based on creditworthiness. (3% higher than Platinum) Floor: 12.0% Ceiling: 21.0%
Promotional Interest Intro Rate	Available for those who qualify	Not Available
Purchase Interest Grace Period	Min. 25 days after close of billing cycle	Min. 25 days after close of billing cycle
Minimum Payment	Calculated at 3% of the balance	Calculated at 3% of the balance
Due Date	4 th of every month	4 th of every month
Cash Advance Fee	1.5% (min. \$3/max \$15)	1.5% (min. \$3/max \$15)
VISA's Zero Liability Policy (risk free shopping)	Available	Available
Promotions Purchase/Balance Transfer	Available	Not Available
Account Alerts and eStatements	No Charge	No Charge
Payment Protection	Available	Available
Earn Points for Purchases	Not Available	Available
Fraud Monitoring	No Charge	No Charge
Rental Car Insurance	No Charge	No Charge
Travel Accident Life Insurance	No Charge	No Charge
Extended Warranty and Purchase Security	No Charge	No Charge
Travel and Emergency Assistance	Available for those who qualify	Available for those who qualify
Balance Transfers	No Charge	No Charge. Do not qualify for points.*
Share Secured VISA	Available	Not Available
Business Accounts	Available	Not Available

* Account transfers from a Platinum VISA maintain original interest rate (unless member qualifies for a lower rate with a new Rewards VISA) and maintain original trade line date on credit report.



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