



## Platinum Rewards Visa Disclosure

\*Earn 1.0 points for every dollar spent. Points expire in 5-years. Points can be used for cash back, travel, merchandise and charity. No maximum amount of earned points. To redeem points, access CUREwards.com.

\*\*Certain terms, conditions and exclusions apply. Please see your Visa Benefits Package disclosure for further details. Or call the Toll-Free number on the back of your card or 1-800-VISA-911.

†Other fees may apply. Transaction fees include: Balance Transfer Fee (either \$10 or 2% of the amount of each transfer, whichever is greater), Cash Advance Fee (either \$10 or 2% of the amount of each cash advance, whichever is greater), and Penalty fees include: Late Payment (up to \$25), Returned Payment (up to \$25).

††Annual Percentage Rate (APR) is 14.50% to 17.89% when you open your account, based on your creditworthiness. After that, your APR will vary with the market based on the Prime Rate. Rates subject to change. For current rates and other details please visit [www.TopLinecu.com](http://www.TopLinecu.com), call 763-391-9494, email [Ask@TopLinecu.com](mailto:Ask@TopLinecu.com), visit any branch, or refer to your TopLine Platinum Rewards VISA Credit Card Agreement.

Must be eligible for membership at TopLine. Membership is required to obtain a credit card.

TopLine does business in accordance with the Federal Fair Lending Laws and Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration. VISA® is a registered trademark of VISA, Inc. All rights reserved.