

CONGRATULATIONS!

You're Pre-Approved¹ for a Visa® CUREwards® Card.

<First Name> <Last Name>
<Street Address>
<City>, <State> <Zip Code>



Dear <First Name>,

Great news! Because you're a valued member with good credit, you have been pre-approved¹ for a Visa® CUREwards® credit card at a great low rate!

Enjoy a **0% introductory APR until August 31, 2015**, on balance transfers that post to your account. After August 31, 2015, your APR on these balances will be the low rate shown below. Each balance transfer has a low transaction fee of 2%.

You're pre-approved¹ for:
8.25%^{APR2} with a \$10,000 limit

To accept this offer today, simply complete and return the below acceptance certificate in the enclosed postage-paid envelope.

But hurry, this limited-time offer expires April 15, 2015.

Sincerely,

Paul Parrish
Executive Vice President



Our One Focus is You®

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

Visa® CUREwards® Card Benefits:

- 0% APR on balance transfers until August 31, 2015
- Same low rate for purchases and cash advances
- Earn cash back directly to your credit union account
- Design Your Own Card
- No annual fee
- No hidden fees
- Free travel accident insurance
- Free auto rental insurance
- Purchase protection

Respond today by:

Calling (800) 388-3000, press option 1

Visiting any local branch

Mailing this back in the enclosed envelope

Pre-Approved¹ Acceptance Certificate • Offer Expires April 15, 2015

For immediate assistance, call (800) 388-3000 and choose option 1, bring this certificate into any branch for faster processing or return this certificate in the postage-paid envelope provided in this mailing.

☐ **Yes! I want to receive my pre-approved¹ Visa® CUREwards® credit card. Sign me up today and mail my card as soon as possible.** (See reverse for CUREwards® program details.)

☐ Please add _____ as an authorized user on my pre-approved credit card.

This form is non-transferable and must be signed and redeemed by the person to whom it is addressed. Your signature on any card or acceptance of such card, or the use or authorized use of your Visa® credit card, signifies you and all other borrowers and/or users agree to all terms and conditions in the Credit Card Disclosure and Agreement provided herewith or with your Card(s).

Please select your card design below:

1. Standard

☐

2. Las Vegas

☐

3. Patriotic

☐

4. Lake Tahoe

☐

5. Valley of Fire

☐

<First Name> <Last Name>
xxxxx7232
8.25% / 10,000.00

Cardholder Signature: _____
Today's Date: _____

¹Please see the back of the letter for complete promotional terms and complete Credit Card Rates, Fees and Cost Information.

Fill out to Transfer Balances • Enjoy a 0% introductory APR until August 31, 2015

1. _____ Creditor name	_____ Account number	_____ Exact amount to be paid
_____ Mailing address		
City, State, ZIP		
2. _____ Creditor name	_____ Account number	_____ Exact amount to be paid
_____ Mailing address		
City, State, ZIP		
Please note: balance transfers are posted as cash advances.		
If approved, I authorize you to bill my Credit Union Visa® credit card in the amount(s) listed above. One Nevada is not responsible for any charges billed to me by the account(s) indicated. I will continue to make scheduled payments to my other cards. You can transfer balances up to your approved credit limit shown above.		
Member Name _____	Phone# _____	
Signature _____	Credit Union Account# _____	
Date _____	Credit Card Account# _____	

Credit Card Rates, Fees and Cost Information

The following disclosure represents important details concerning your credit card. We reserve the right to periodically review your credit standing and to increase or lower any rate on your new balances, in accordance with applicable law. The information about costs of the card are accurate as of February 1, 2015. You can write us at One Nevada Credit Union, 2645 S. Mojave Road Las Vegas, NV 89121 or call (800) 388-3000 to inquire if any changes occurred since the effective date. ¹All pre-approved offers are subject to confirmation that (a) you continue to meet approval criteria, including criteria related to your credit history, and (b) you have sufficient income to support the credit offered. Rates shown in this offer are based on your individual credit worthiness. ²APR is annual percentage rate. Rates subject to underwriting guidelines. Management reserves all rights to change or modify offer. Other terms and restrictions apply, ask for details.

INTEREST RATES and INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases and Cash Advances	8.25% This APR will vary based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES	
Fees to Open or Maintain your Account <ul style="list-style-type: none">Annual Fee:Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">Balance Transfer:Cash Advance:ATM Withdrawal:Foreign Transaction:	2% of each transaction, minimum \$5.00 2% of each transaction, minimum \$5.00 2% of each transaction, minimum \$5.00 (does not include non-ONCU ATM fees) 2% of each transaction in U.S. dollars if the transaction does or does not involves a currency conversion
Penalty Fees <ul style="list-style-type: none">Late PaymentOver-the-Credit LimitReturned Payment	\$25 or your minimum payment required, whichever is less, if your payment is not received by your due date None \$25 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

OTHER IMPORTANT DISCLOSURES:

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans may also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

***Variable Rate Information:** The Annual Percentage Rate (APR) may increase or decrease if the highest rate of interest identified as the “Prime Rate” in the “Money Rates” column of the Wall Street Journal increases or decreases as of 5 business days prior to the end of each quarter. The interest rate can change quarterly on the first day of January, April, July, and October following a change in the Prime Rate. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 5% The Annual Percentage Rate is currently subject to a maximum (cap) of 18%. Any increase will take the form of more payments of the same amount.

Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: 0.022603%
Other Fees: In addition to the fees disclosed above, the following fees may be imposed:
Statement Copy Fee: \$5.00

CURewards® Program: For details on CURewards® Program benefits and rules, call or write One Nevada Credit Union (Member Services), 2645 South Mojave Road, Las Vegas, NV 89121, or write to PSCU, P.O. Box 31112, Tampa, FL 33631-3112.

If you choose to participate in the CURewards® Program, points accumulated remain valid for redemption for a five-year period and will be reported on your monthly Visa® statement. Points are not accrued on delinquent accounts. If at any time you wish to cancel your participation in this program but retain your Visa® account, you must notify us in writing and return your Visa® card cut in half. Points balance will be forfeited and you will be issued a new Visa® card.

The Credit Union reserves the right to cancel this program at any time by providing you with thirty (30) days written notice. The Credit Union also reserves the right and sole discretion to cancel individual participation in the program based on misuse of the program as determined by the Credit Union. Program benefits will only be awarded to members in good standing (loan payments current, balances within established limits, no overdrawn accounts).

PRESCREEN & OPT OUT NOTICE Information contained in your credit report was used in connection with this offer. You received this offer because you met the lending criteria for credit worthiness under which you were selected for the offer. However, credit may not be extended if, after you respond to this offer, you no longer meet the criteria used to initially select you or you do not furnish any required collateral. You can choose to stop receiving “prescreened” offers of credit from this and other companies by calling toll free 1-888-567-8688 or by mail to Experian Opt Out, P. O. Box 919, Allen, TX 75013-0919.
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Federally insured by NCUA. Equal Housing Lender.



Visa® Balance Transfer
Acceptance Form

To transfer balances, please complete the reverse side of this form and return it in the postage paid envelope with your signed acceptance certificate.

Important Disclosures: * APR is annual percentage rate. All balance transfers will have an annual percentage rate of 0% until August 31, 2015 and are eligible for up to your available credit limit. Balance transfer fee of 2% applies. Internal (One Nevada Credit Union) refinances and checks made payable to non-creditors are not eligible for this promotional rate. Management reserves the right to revoke or cancel this offer without notification at any time. All balance transfers subject to credit approval. Other conditions and terms may apply; ask for details. Offer expires April 15, 2015.

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☐ Please add _____ as an authorized user on my pre-approved credit card.

This form is non-transferable and must be signed and redeemed by the person to whom it is addressed. Your signature on any card or acceptance of such card, or the use or authorized use of your Visa[®] credit card, signifies you and all other borrowers and/or users agree to all terms and conditions in the Credit Card Disclosure and Agreement provided herewith or with your Card(s).

Please select your card design below:

1. Standard  <input type="checkbox"/>	2. Las Vegas  <input type="checkbox"/>	3. Patriotic  <input type="checkbox"/>	4. Lake Tahoe  <input type="checkbox"/>	5. Valley of Fire  <input type="checkbox"/>
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<First Name> <Last Name>
xxxxx7232
11.25% / 10,000.00

Cardholder Signature: _____

Today's Date: _____

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1. _____ Creditor name	_____ Account number	_____ Exact amount to be paid
_____ Mailing address	_____ City, State, ZIP	
2. _____ Creditor name	_____ Account number	_____ Exact amount to be paid
_____ Mailing address	_____ City, State, ZIP	Please note: balance transfers are posted as cash advances.
If approved, I authorize you to bill my Credit Union Visa [®] credit card in the amount(s) listed above. One Nevada is not responsible for any charges billed to me by the account(s) indicated. I will continue to make scheduled payments to my other cards. You can transfer balances up to your approved credit limit shown above.		
Member Name _____	Phone# _____	
Signature _____	Credit Union Account# _____	
Date _____	Credit Card Account# _____	

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FEES	
Fees to Open or Maintain your Account <ul style="list-style-type: none">Annual Fee:Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">Balance Transfer:Cash Advance:ATM Withdrawal:Foreign Transaction:	2% of each transaction, minimum \$5.00 2% of each transaction, minimum \$5.00 2% of each transaction, minimum \$5.00 (does not include non-ONCU ATM fees) 2% of each transaction in U.S. dollars if the transaction does or does not involves a currency conversion
Penalty Fees <ul style="list-style-type: none">Late PaymentOver-the-Credit LimitReturned Payment	\$25 or your minimum payment required, whichever is less, if your payment is not received by your due date None \$25 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for more details.

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Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: 0.030822%
Other Fees: In addition to the fees disclosed above, the following fees may be imposed:
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☐

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☐

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Please note: balance transfers are posted as cash advances.

If approved, I authorize you to bill my Credit Union Visa[®] credit card in the amount(s) listed above. One Nevada is not responsible for any charges billed to me by the account(s) indicated. I will continue to make scheduled payments to my other cards. You can transfer balances up to your approved credit limit shown above.

Member Name _____ Phone# _____
Signature _____ Credit Union Account# _____
Date _____ Credit Card Account# _____

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FEES	
Fees to Open or Maintain your Account <ul style="list-style-type: none">Annual Fee:Application Fee:	<div>None</div> <div>None</div>
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PRSR STD
U.S. POSTAGE
PAID
Las Vegas, NV
Permit No. 2020

You're Pre-Approved For a Visa® CUREwards® Credit Card

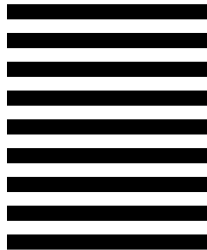


**0% APR on balance transfers.
Earn cash back to your account.**

(See custom offer details inside)



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2645 S. MOJAVE RD.
LAS VEGAS NV 89195-8007



Earn Points for Exciting Travel or Cash Back to Your Account!





Travel reward points and cash back come easy with CUREwards®. Start earning points and cash by using your card for everyday purchases. Take advantage of this opportunity and make your spending more rewarding than ever!



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Federally insured by NCUA. Equal Housing Lender.