

# Visa® Credit Cards Comparison Chart



|   | First Step Card<br>12.90%–18% APR** | Simply First<br>Platinum Card<br>10.90%–18% APR* | Platinum Cash<br>Plus Card<br>12.90%–18% APR** | Signature Cash<br>Plus Card<br>12.90%–18% APR** |
|---|-------------------------------------|--|--|---|
| EMV Security Chip   | <b>1</b>                            | <b>1</b>   | <b>1</b>                                       | <b>1</b>  |
| 10 Day Grace Period†  | <b>1</b>                            | <b>1</b>   | <b>1</b>                                       | <b>1</b>  |
| UChooseRewards  |                                     |  | <b>1</b>                                       | <b>1</b>  |
| 1.5% Cash Back<br>on Purchases††  |                                     |  | <b>1</b>                                       | <b>1</b>  |
| Credit Lines Between<br>\$500 - \$5,000   | <b>1</b>                            |  | <b>1</b>                                       |   |
| Credit Lines Between<br>\$5,000 - \$25,000  |                                     |  |  | <b>1</b>  |
| Credit Lines Between<br>\$500 - \$25,000  |                                     | <b>1</b>   |  |   |
| Balance Transfer Fee<br><br>Either \$10 or 3.0%<br>of the balance,<br>whichever is greater<br>(no maximum). | <b>1</b>                            | <b>1</b>   | <b>1</b>                                       | <b>1</b>  |
| No Annual Fee   | <b>1</b>                            | <b>1</b>   | <b>1</b>                                       | <b>1</b>  |
| No Foreign<br>Transaction Fee   | <b>1</b>                            | <b>1</b>   | <b>1</b>                                       | <b>1</b>  |
| Visa® Concierge¹  |                                     |  |  | <b>1</b>  |
| Norton Lifelock<br>ID Navigator²  |                                     |  | <b>1</b>                                       | <b>1</b>  |
| Cell Phone Protection***  |                                     |  |  | <b>1</b>  |
| Lost Luggage<br>Reimbursement†††  |                                     |  |  | <b>1</b>  |
| Trip Cancellation/<br>Interruption Coverage³  |                                     |  |  | <b>1</b>  |

\*APR varies from 10.90% to 18% for purchases, when you open your account based on your credit worthiness. The APR varies from 14.90% to 18% for balance transfers and cash advances. APRs will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fee. Other fees that apply: Cash advance fee of \$10 or 3% of the total cash advance amount—whichever is greater (no maximum), Balance transfer fee of \$10 or 3% of the balance—whichever is greater (no maximum), Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa® Simply First Platinum Card and is available to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties.

\*\*APR varies from 12.90% to 18% for purchases, when you open your account based on your credit worthiness. The APR varies from 14.90% to 18% for balance transfers and cash advances. APRs will vary with the market based on the Prime Rate. Subject to credit approval. Rates quoted assume excellent borrower credit history. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. No Annual Fee. Other fees that apply: Cash advance fee of \$10 or 3% of the total cash advance amount—whichever is greater (no maximum), Balance transfer fee of \$10 or 3% of the balance—whichever is greater (no maximum), Late Payment Fee of \$29, \$10 Card Replacement Fee, and Returned Payment Fee of \$29. A First Financial membership is required to obtain a Visa® First Step, Visa® Platinum Cash Plus, or Visa® Signature Cash Plus Card and is available to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties.

<sup>1</sup>No late fee will be charged if payment is received within 10 days from the payment due date.

<sup>11</sup>Cash Back: Your First Financial Visa® Platinum and Signature Cash Plus Cards will earn cash back based on your eligible purchase transactions. The cash back will be applied to your current credit card balance on a quarterly basis and be shown cumulatively on your billing statement. Unless you are participating in a limited time promotional offer, you will earn 1.5% cash back based upon eligible purchases each quarter.

<sup>1</sup>Visa® Concierge: The cardholder calls the service provider through one convenient domestic toll-free number with customer service representatives available 24 hours a day, 7 days a week. (International information available through a collect call). Information, reservations, and referrals are available at no cost to the cardholder. The cost of any goods or services purchased will be billed directly to the cardholder's Visa® Signature card.

<sup>2</sup>Visa® cardholders are eligible to enroll in ID Navigator Powered by NortonLifeLock at no cost. The service provides the cardholder with tools to help keep them informed of potential identity theft threats and helps the cardholder to act quickly should the unexpected happen. Coverage is available for individuals only. Individuals can also choose to enroll in an enhanced benefit plan at a discounted price which will be billed directly to the cardholder's Visa® credit card.

<sup>\*\*\*</sup>Cell Phone Protection: Eligible cell phones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on your cellular provider monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. In addition to cell phones, certain types of personal digital assistants (PDA) are eligible when terms and conditions of the benefit are met. If a cardholder fails to make a payment using their covered Visa® Signature Card in a particular month, the benefit is suspended until the first day of the calendar month following the date of any future wireless provider bill payment with their covered card while the benefit continues to be offered.

<sup>111</sup>Lost Luggage Reimbursement: Coverage applies when common carrier tickets—airline, rail, bus, cruise line, etc. are purchased with your First Financial Visa® Signature credit card. The cardholder must be the holder of an activated Visa® Signature Card that is validly registered under the cardholder's name prior to the date the luggage is lost or stolen. Only the luggage of the registered cardholder is covered.

<sup>3</sup>Trip Cancellation/Trip Interruption: You must charge the entire amount of the common carrier fare to your card in order to receive this benefit.

Insured by NCUA.