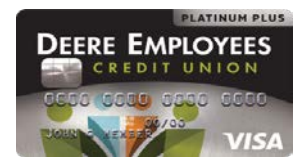




December 10, 2018



DECU	Visa Signature	Platinum	Platinum Plus
<b>If You Prefer</b>	<b>Cash Back</b>	<b>Low Interest Rate</b>	<b>Rewards Program</b>
<b>Program Benefit</b>	<b>1.5% Cash Back</b>	<b>Rate is 1% less than Platinum Plus</b>	<b>One point per \$1 spent: Redeem Points for Travel Rewards, Merchandise, Gift Cards or Cash</b>
<b>New Card Account Offer</b>	\$50 bonus after \$750 purchased in first 90 days		
<b>24/7 Cardholder Assistance</b>	<b>855-789-8188</b>	<b>855-779-1061</b>	<b>855-779-1061</b>
<b>Payment Address</b>	<b>PO BOX 660493; Dallas, TX 75266-0493</b>		

Card Benefits	Visa Signature	Platinum	Platinum Plus
Auto Rental Collision Damage Waiver	✓	✓	✓
Card Holder Inquiry Service	✓	✓	✓
Concierge Service	✓	na	na
Emergency Card/Cash Disbursement	✓	✓	✓
Lost Luggage Reimbursement	✓	✓	✓
Lost/Stolen Card Reporting	✓	✓	✓
Trip Cancellation/Trip Interruption Coverage	✓	✓	✓
Apple, Samsung, Android Pay	✓	✓	✓

Program Features	Visa Signature	Platinum	Platinum Plus
Online Account Access/Management	Yes	Yes	Yes
eStatements	Yes	Yes	Yes
Account Activity Alerts	Yes	Yes	Yes
Annual Activity Summary	Yes	Yes	Yes
Benefit Program	Cash Rebate	Low Rate	CU Rewards
OPA Program	Yes	Yes	Yes

Interest Rate and Calculations	Visa Signature	Platinum	Platinum Plus
Annual Percentage Rate	as low as 13.50% to 18.50%	as low as 10.15% to 18.15%	as low as 11.15% to 19.15%
APR for Balance Transfer	as low as 13.50% to 18.50%	as low as 10.15% to 18.15%	as low as 11.15% to 19.15%
APR for Cash Advance	17.90%	17.90%	17.90%
Penalty APR	17.90%	17.90%	17.90%
	Penalty APR applied when 2 or more billing cycles past due. If APR is increased for this reason, Penalty APR applies until 6 consecutive payments made when due.		
Balance Computation Method	Average daily balance (excluding new purchases)		
Balance Transfer / Consolidation	Merchandise Rate	Merchandise Rate	Merchandise Rate
Credit Limits Starting at	\$5,000	\$500	\$500
Grace Period	25 days for purchases/ 0 days for cash advances	25 days for purchases/ 0 days for cash advances	25 days for purchases/ 0 days for cash advances
Minimum Finance Charge	na	na	na
Minimum Monthly Payment	2% of balance or \$10 whichever is greater		

Fees	Visa Signature	Platinum	Platinum Plus
Foreign Transaction Fee	\$0	\$0	\$0
Annual Fee	\$0	na	na
Cash Advance, Balance Transfer & Transaction Fee	\$10 or 2% of the amount of each balance transfer, whichever is greater. Maximum Fee: \$75		
Over Limit Fee	\$0	\$0	\$0
Late Fee, if over 15 days late	\$25	\$25	\$25
Returned Payment Fee	\$25	\$25	\$25
Document or Statement Copy Fee	\$1.50/page	\$1.50/page	\$1.50/page
Card Rush Fee	\$45	\$45	\$45
Payment by Phone	\$5	\$5	\$5

	Visa Signature	Platinum	Platinum Plus
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Deere Employees Credit Union  
 3950 38th Avenue . Moline , IL 61265  
 (309) 743-1000 • FAX (309) 743-1050 • www.DCCU.com • Email Us at: Service@DCCU.com

## VISA® Benefits Description

<b>Auto Rental Collision Damage Waiver</b>	Receive auto coverage for damage due to collision or theft. To activate the coverage, complete the entire rental transaction with your eligible VISA card and decline the rental company's collision damage waiver (CDW) coverage if offered by the auto rental company. When you use your covered VISA Card to reserve and pay for your entire auto rental, you can be covered for damage to the rental vehicle that results from a collision or theft. <a href="https://content.dccu.com/pdf/190910_Plat_Plat_Plus_Visa_Disclosures_-_FINAL.pdf">https://content.dccu.com/pdf/190910_Plat_Plat_Plus_Visa_Disclosures_-_FINAL.pdf</a>
<b>Card Holder Inquiry Service</b>	24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.
<b>CU Rewards</b>	Every \$1 dollar(s) in qualifying purchases, net of returns, a member transacts on their credit card account earns 1 Point to be used towards merchandise, gift cards or statement or account credit. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to their account.
<b>Emergency Card Replacement and Emergency Cash Disbursement</b>	This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement card sent to you and/or receive emergency cash at a convenient location. Visa will block your card (if the card number is known) and connect you with your financial institution. Following bank approval, cardholders can also get an emergency card replacement within one to three business days*. Alternatively, Visa can arrange for cash to be available at a location near you usually within hours of your bank's approval. *Some restrictions/limitations apply
<b>Lost Luggage/Baggage Delay</b>	If you pay for your travel tickets with your covered Visa Signature card, we will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. <a href="http://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf">http://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf</a>
<b>Lost/Stolen Card Reporting</b>	This worldwide service saves you valuable time if you need to report a lost or stolen VISA Signature card and is available 24 hours a day, seven days a week, 365 days a year. <ul style="list-style-type: none"> <li>• Peace of mind from visa global Customer Care Services.</li> <li>• Call Visa Global Customer Card Services at 1-800-847-2911 (within U.S. or Canada) if your card has been lost or stolen.</li> <li>• If hearing impaired, 1-800-TDD-1213 in US or Canada; All other countries 1-305-278-4285 or 1-512-865-2002</li> </ul>
<b>Roadside Dispatch®</b>	Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week. Simply call 1-800-847-2869.
<b>Travel Accident Insurance</b>	Receive coverage for common carrier accidental death or dismemberment, at no extra cost, then you charge your entire travel fare to your eligible VISA Signature card. As an eligible Cardholder of Deere Employees Credit Union, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip. <a href="https://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf">https://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf</a>
<b>Travel and Emergency Assistance Services</b>	Travel with confidence and count on VISA for a wide range of emergency services, 24 hours a day.
<b>Trip Cancellation/Trip Interruption</b>	When you use your covered VISA card for your purchase, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$2,000. Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip. Trip Interruption means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip. <a href="https://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf">https://content.dccu.com/pdf/191372Travel_AccidentBaggageTrip_Cancel_Trip_Interruption.pdf</a>
<b>VISA Signature Concierge</b>	Available 24/7. From travel research, to booking tickets to a show, to buying gifts for loved ones, your concierge is here to help. Call the VISA Signature Concierge anytime at (800) 953-7392. Calls outside the United States, call (630) 350-4551. <ul style="list-style-type: none"> <li>• Travel - Receive complimentary discounted rates on hotels, cruises, car rentals and more.</li> <li>• Entertainment - Experience the most out of life with insider connections from your VISA Signature card. Enjoy special offers for movies, museums, concerts, amusement parks and other attractions.</li> <li>• Sports - Get up close and personal at once-in-a-lifetime sporting events, premier golf outings and football game-day</li> <li>• Fine Wine &amp; Food - Indulge your passion for everything gourmet with special dining and wine experiences. Exclusive invitations to sought-after culinary events such as wine tastings, plus special savings at gourmet retailers and restaurants.</li> <li>• Shopping - Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.</li> </ul>
<b>Warranty Manager Service</b>	When you use your covered VISA Signature card for your purchase, Warranty Manager Service will extend the life of your existing U.S. manufacturer's warranty of 3 years or less. For warranties of less than one year, the term is doubled; for warranties of 1 year up to 3 years, the warranty is extended for an extra year. Register Your Purchase: <a href="https://usa.visa.com/content_library/modal/card-benefit-services-launch-page.html">https://usa.visa.com/content_library/modal/card-benefit-services-launch-page.html</a>
<b>Year-End Summary Statement</b>	At your option, receive a detailed summary of VISA Signature spending during the year for convenient budget analysis and financial planning. Get a detailed yearly report of your card spending to simplify budgeting and financial planning. All of your spending will be organized into categories such as Travel and Entertainment and Restaurants and Merchandise. If you need more details, you can get a list of all your transactions from the year.