

Credit Cards Freedom and Flexibility



Use your Horizon credit card to conveniently buy now and pay later.

Having the freedom and flexibility to make purchases large and small, anywhere, anytime, means you'll never be without the funds you need. Use your Horizon credit cards anywhere MasterCard is accepted, covered by 24/7 fraud monitoring, so you can rest assured your account and purchases will be protected.

Whether you enjoy cash back, low rates, or just a simple reliable card; Horizon's credit card suite has a card for just about anyone. And, as a benefit of credit union membership, our low credit card fees and annual percentage rates (APRs) ensure that more money stays in your pocket each month.

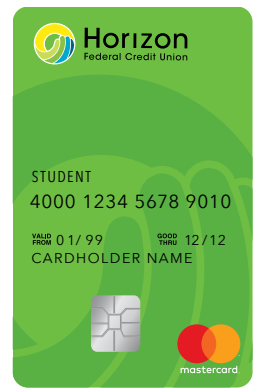
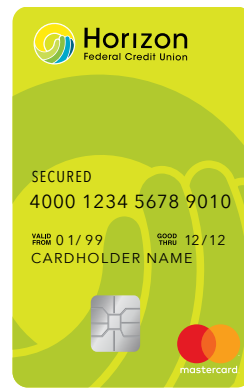
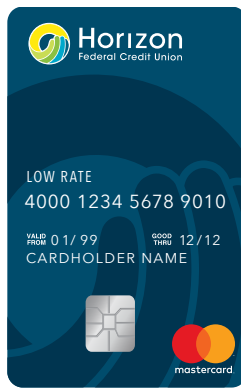
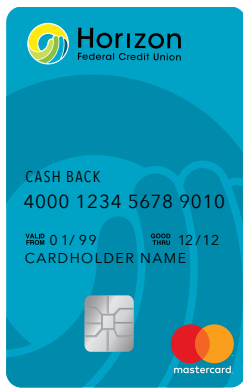
Ready to find the perfect credit card for you?



Give us a call at
570-326-3636



Visit us online at
horizonfcu.org



	Cash Back Card*	Low Rate Card*	Secured Card*	Student Card*
APR** (Interest Rate)	Average Rate	Low Rate	Average Rate	Low Rate
Rewards	3% on Air Travel, Dining, Fitness Clubs, Mobile Phone Service, Cable/Satellite/ Streaming TV & Music, Taxi/Ridesharing. 1% Everything Else	None	None	None
Intro APR	Extremely Low Rate	Extremely Low Rate	None	Extremely Low Rate
Intro APR Duration	12 Months	12 Months	None	12 Months
Annual Fee	None	None	\$25	None
Balance Transfer Fee	None	None	None	None
Foreign Transaction Fee	1%	1%	1%	1%
Over Limit Fee	None	None	None	None
Minimum Payment	Greater of 2% Balance or \$25	Greater of 2% Balance or \$25	Greater of 2% Balance or \$25	Greater of 2% Balance or \$25

Horizon's experienced professionals are ready to help you find the perfect credit card to fit your personal spending needs - just ask!

Visit us online at horizonfcu.org, give us a call at **570-326-3636**, or come speak to a **Horizon Professional** at one of our branches today to get started!

*Terms, conditions, and qualifications apply.

**APR is Annual Percentage Rate. Annual Percentage Rate may vary.