

Secured Visa® Credit Card

✔ Establish or rebuild credit ✔ Enjoy worldwide purchasing power ✔ Earn reward points and get platinum-level benefits

Establish or rebuild credit while taking advantage of convenient worldwide spending power and rewards – all with an Alaska USA Secured Visa Platinum Credit Card.

Convenient way to build credit

An Alaska USA Secured Credit Card looks and works like a regular credit card, but it's backed by your Alaska USA savings account. Your deposit is pledged toward your Secured Visa – and you get the convenience of a credit card while building your credit.

The Secured Visa is also an option if you'd like a higher credit limit than is available with other credit cards from Alaska USA, or if you'd like to help your college-aged child get started building credit.

You can use your card at any location that accepts Visa credit cards – millions of merchants and ATMs in over 150 countries worldwide!

Details

Minimum to open – \$500 placed on hold in your Alaska USA savings account.

Credit limit – Equal to the pledged deposit amount, with no maximum!

Save money, earn rewards

- The Alaska USA Secured Card offers a competitive fixed rate that's the same whether you make purchases, transfer balances, or get cash advances.
- Fees are significantly lower than other cards. Plus, you continue to earn dividends on your pledged savings, thereby reducing your total cost.
- In addition to these savings, you also earn reward points redeemable for merchandise and travel through ScoreCard®.

Competitive rate, low fees

The **Annual Percentage Rate (APR)** for purchases, balance transfers, and cash advances is 14.5%.

Grace period for purchases – You have 25 days to repay your balance for purchases before being charged a finance charge.

Balance calculation method for purchases – Average daily balance (including new transactions).

Annual fee – \$50; waived for Alaska USA checking account holders. (When you have \$500 minimum on deposit for a Secured Visa card, you are also qualified for Alaska USA Relationship Checking with no monthly maintenance fee.)

Minimum finance charge – None.

Transaction fee for cash advances – 2% of the cash advance amount (\$10 maximum). Cash advances incur a finance charge immediately.

Late payment fee – 5% of minimum payment due (\$1 minimum).

ScoreCard Rewards can take you places

Earn one ScoreCard reward point for every dollar spent in retail purchases on your Alaska USA Secured Card. Use your points for:

Travel to destinations around the world – Redeem your points for airline tickets, hotel nights, rental car certificates, cruises, and vacation packages.

Merchandise – You can also choose from hundreds of brand-name items from the ScoreCard merchandise catalog. You'll find furniture, electronics, toys, sporting goods, and more. Plus, shipping is free!

It's easy to apply

Online
alaskausa.org

By phone
Call the Member Service Center any time at (800) 525-9094.

At a branch
Find a list of branches online.

No credit? No worries.

Alaska USA's Secured Visa Platinum Card is backed by funds on deposit in your Alaska USA savings account.

It looks and works like a regular credit card, and includes platinum-level benefits, including ScoreCard reward points!

alaskausa.org

NCUA Federally insured by NCUA

AlaskaUSA®