

At New Generations, we'll help you organize and manage your finances with

THE MASTER PLAN.

Introducing our new MasterCard featuring:

3.99% APR*

On Purchases | On Balance Transfers
On Cash Advances

All FIXED for 12 Billing Cycles

No Annual Fee • No Balance Transfer Fees

Whatever you need, let MasterCard be your companion. You'll choose from a:

PLATINUM CARD

- Low interest rates
- Generous credit limits

PLATINUM REWARDS CARD

- Earns 1 point per every \$1 spent
- Points are redeemable for merchandise, travel and gift cards
- Receive 1,000 bonus points for conducting your first transaction
- Generous credit limits

PLATINUM SECURED CARD

- Helps rebuild or re-establish credit history
- Generous credit limits

Our **MasterCard** also features *MasterCard Global Service*, *MasterAssist® Travel Assistance Services*, *Master RoadAssist®*, *MasterRental® Insurance/CDW*, and *Purchase Assurance*.

Having a **PLAN** for your finances will allow you to *track* your monthly purchases, *evaluate* your spending habits and *budget* for important expenses at a low interest rate! Plus, for only \$10, you can customize the photo on your card, which can reduce the risk of identity theft and other mishaps when making purchases!

Apply today! Visit any of our branches or go online to www.newgenfcu.org.

* APR = Annual Percentage Rate. Afterwards, variable rates as low as 8.15% and 9.15% APR will apply to Platinum and Platinum Rewards cards respectively. Platinum Secured cards will receive an 8.99% APR fixed for 12 billing cycles on purchases, balance transfers and cash advances, and revert to as low as 16.15% APR thereafter. Subject to approval.



NEW GENERATIONS

FEDERAL CREDIT UNION

Financial Strength. Together.

804.359.8754

800.230.4819

newgenfcu.org



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA