



# Choosing the Credit Card That's Right for You

Fill out the chart below using the cards you are considering, then compare the information to make the most informed decision!  
For your convenience, we have already entered the details for a Breakwater FCU VISA Cash Back Credit Card as an example.

Credit Card Name	Company/Financial Institution/Creditor	APR (%)*	Fees	Other Benefits
VISA Cash Back Credit Card**	Breakwater FCU	6.90-17.99%	<ul style="list-style-type: none"> <li>No annual fee</li> <li>No cash back fee</li> <li>No balance transfer fee</li> <li>Late payment fee of \$20.00</li> </ul>	<ul style="list-style-type: none"> <li>1% cash back on all purchases</li> <li>Access to other benefits and services provided by the credit union</li> </ul>

\*APR = Annual Percentage Rate. This is often an "as low as" rate, meaning that the rate you receive is subject to credit approval.

\*\*All loans are subject to credit approval. Programs, rates, terms and conditions are subject to change without notice. Rates listed are current as of May 2, 2023. Visit [www.breakwaterfcu.org/borrow/visa-cash-back-credit-card/](http://www.breakwaterfcu.org/borrow/visa-cash-back-credit-card/) for details.