

vigor® Introductory Offer

Earn 3 CURewards Points on every dollar you spend, within the first 90 days of account opening. Points can be redeemed for cash back, merchandise, and more. Afterward, the account will return to the standard tiered structure as described in your credit card agreement. Cash redemptions start at 2,500 points, with no maximum on the amount you can redeem. Redeem your points at a rate of 1%, in any increment (for example, 2,500 points = \$25.00).

Cash advances and balance transfers are not considered purchases and will not qualify for rewards, cash back, or the Bonus CU*Rewards*® offer. See cardholder agreement and disclosure for full details.

Rate is good for 365 days from account opening. Afterward, the account will return to the standard APR as described in your credit card agreement and disclosure.

Transferred balances will have a 0.00% APR for 15 months on balances transferred within the first 3 months of account opening with a 2% balance transfer fee. The rate is good for 15 months from the transaction date of the balance transfer. Afterward, the account will return to the standard APR as described in your credit card agreement. Balance transfers are not eligible for rewards.

Existing MSDFCU credit card and loan balances are not eligible for this promotion. Offer subject to change or withdrawal without prior notice.