



## "Just The Facts" Product Guide: Signature Premier Rewards Visa Credit Card

Use this easy-to-follow guide to get information on Coastal's services, fees, and policies. For additional details, refer to the [Application and Solicitation Disclosure](#), [Consumer Card Agreement](#) and the [Signature Premier Guide to Benefits](#). Information is accurate as of 10/08/2017, and fees or services are subject to change.

### The Basics

Reward Earning	Yes	Earn 3X the points on fuel, 2X the points on groceries/warehouse stores and 1X points on all other purchases
Rewards Cap	None	Earn unlimited points
Reward Redemptions	Yes	Earned points can be used to redeem for cash back, statement credit, travel, merchandise, gift cards, charitable donations, and more.
Promotional/Intro Offers	Yes	Check out our latest offer on the <a href="#">Signature Premier Rewards Credit Card</a> .
Purchase Grace Period	25 Days	Avoid paying interest on purchases by paying your balance 25 days from date of purchase
Minimum Interest Charge	None	This card does not have a minimum amount of interest
Annual Percentage Rate	Varies	Rates are based on credit worthiness and vary based on market conditions

### Fees / Penalties

Penalty Rate	0%	No penalty Annual Percentage Rate for late payments
Foreign Transaction Fee	No	No charge for foreign transactions
Annual Fee	\$0	No annual fee
Balance Transfer Fee	Yes	\$5 or 3%, whichever is greater

Cash Advance Fee	Yes	\$5 or 3%, whichever is greater
Late Payment Fee	\$25	Assessed at 10 Days Past Due
Returned Payment Fee	\$25	Per returned payment
Card Replacement Fee	\$10	Waived if card reported 'stolen'
Statement Copy Fee	\$5	Per statement
Document Copy Fee	\$5	Per document

## Featured Services

Fraud Text Alerts	Free	Prevent suspicious or fraudulent transactions occurring on your card with free text alerts. Text, data and other wireless carrier charges may apply.
Digital Wallets	Yes	Apple Pay and Visa Checkout
EMV	Yes	Credit cards are EMV, chip enhanced for security
Card Benefits	Free	<p><b>Visa Signature Concierge</b> - 24 hour service to help find tickets to sporting events, entertainment, travel, dinner reservations or the perfect gift.</p> <p><b>Auto Rental Collision</b> – Auto Rental coverage for damage due to collision or theft</p> <p><b>Travel / Emergency Assistance</b> – Away from home, get medical legal, translation, and travel services in an emergency situation</p> <p><b>Roadside Dispatch</b> – Towing and locksmith services in the US and Canada 24 hours a day</p> <p><b>Travel Accident Insurance</b> – Receive coverage for accidental death or dismemberment at no extra cost when you use your card to charge your travel</p> <p><b>Trip Cancellation / Interruption</b> – Get reimbursed for the cost of your fate if you must cancel for covered reasons</p>
Secure Transactions	Yes	Secure transactions via Apple Pay and Visa Checkout
Coastal Credit Union Foundation Donation	Yes	Each time you swipe your card, Coastal donates one penny from each transaction to the Coastal Credit Union Foundation. The Foundation provides financial support to non-profit organizations in the Triangle for initiatives that help the financially vulnerable, provide financial literacy, and alleviate food insecurity.

24/7 Concierge Service	Yes	Complimentary 24/7 concierge service
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## Questions? Contact Us

Phone 24/7 Live Member Support	1-800-868-4262 or 919-420-8000
Message Center	Once you enroll in Digital Banking, send a secure message via the Message Center.
Mail	<p>General Correspondence: Coastal Credit Union PO Box 58429 Raleigh, NC 27658</p> <p>Payments: Coastal Credit Union PO Box 10409 Des Moines, IA 50306</p>
Locations	<a href="http://COASTAL24.com/Locations">COASTAL24.com/Locations</a>
Visa Signature Concierge Services	1-800-953-7392