

# What's REALLY in your wallet?

Take a closer look at WHO is really getting rewarded!

Credit Card Comparison	Natco REAL FREEDOM Simple Card	Citibank Double Cash <sup>1</sup>	Chase Freedom <sup>1</sup>	Blue Cash Preferred American Express <sup>1</sup>	Capital One Quicksilver One Rewards <sup>1</sup>	Let us calculate Your Card <sup>2</sup>
Balance	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	Tell us the name on the card(s) in your wallet and we'll tell you the real cost of your card(s)!
Annual Fee	\$0	\$0	\$0	\$95	\$39	
Transfer Fee	\$0	\$0	5% of amount	\$0	\$0	
Interest Rate for Purchases	as low as 9.45 <sup>3</sup>	14.24%	15.49%	13.74%	24.99%	
Minimum Monthly Payment (2.5% of total balance)	\$125	\$125	\$125	\$125	\$125	
How many months will it take to pay off?	48	55	57	54	87	
Total Interest Paid on Balance	\$1,029	\$1,821	\$2,079	\$2,151	\$6,137	
1% Cashback Reward Amount	\$0	\$50	\$50	\$50	\$50	
Difference in Interest Paid		\$792	\$1,050	\$1,122	\$5,108	
<b>How much extra are they having to pay to receive the 1% Cash Back?</b>		<b>\$742</b>	<b>\$1000</b>	<b>\$1072</b>	<b>\$5,058</b>	
<b>How much CASH BACK do they need to receive to make up for paying more interest than Natco?</b>		They need <b>15%</b> Cash Back to beat Natco	They need <b>20%</b> Cash Back to beat Natco	They need <b>21%</b> Cash Back to beat Natco	They need <b>101%</b> Cash Back to beat Natco	<b>?</b>

and to make matters worse....

Interest Rate for Cash Advances	as low as 9.45%	25.99%	25.49%	25.99%	24.99%	
Interest Rate after One Late Payment	as low as 9.45%	29.99%	25.49%	29.99%	24.99%	

<sup>1</sup> - Credit Card data found at <https://www.nerdwallet.com/cash-rewards-credit-cards>. Data subject to change without notice.

<sup>2</sup> - Credit Card data provided to Natco Credit Union by the individual to the best of their knowledge. Actual data may vary which would effect the savings shown.

<sup>3</sup> - Rate based on creditworthiness. This rate will be changed with the market based on the Prime Rate.

## WARNING!!!

MANY CREDIT CARD COMPANIES HAVE AN INTRODUCTORY RATE OF 0%. IF YOU DO NOT PAY THE CARD OFF BEFORE THE END OF THAT TIME, YOU'LL BE CHARGED INTEREST FROM THE TIME YOU OPENED THE CARD!

Apply now by scanning this QR code.  
Or you can call or text us at 962-2561.



RIGHT TIME



RIGHT SUPPORT



REAL FREEDOM

Federally insured by NCUA.