



## Valley Visa® Credit Card

Have you looked into our Platinum Rewards Credit Card? We have recently partnered with uChoose Rewards to make the rewards even better than before! With uChoose Rewards you earn points for shopping or using your Valley Credit Union Platinum Rewards Credit Card. You get to pick how you redeem your points, with a huge online rewards catalog to choose from.

If you carry a balance on your Visa® card from month-to-month, our Platinum Visa® that has a lower APR may be best for you. However, both cards come with balance transfers as low as 1.99% APR<sup>1</sup> for 6 months! If you want a credit card with a great interest rate this is the card for you. It offers competitively low rates, no annual fee, and the convenience that Visa® offers, to use anywhere, anytime, for qualified members.

Valley also has a credit card for those of you that have no credit history or some past credit challenges. With a Valley Shared Secured Credit Card, you can go a long way in building or re-building your credit. Works like any other card and can be used wherever Visa® credit cards are accepted.

[Apply Today!](#)



### Rewards Checking

If you are looking for a checking account that Rewards you then look no further. The qualifications are easy; you might even be doing a couple of these things already! Just have 15 debit card transactions post and clear your account, sign up for e-Statements, have a direct deposit OR automatic withdrawal (ACH) and access online banking each month. If you complete these every month not only will you get cash back into your account, but you will also get up to \$20 in ATM fees refunded. If for whatever reason you do not meet the qualifications one month you will not see a fee hit your account. You will just receive a lower dividend rate and ATM fees will not be refunded. But do not worry, you can try again the following month. If you are too busy to stop by a branch all you need to do is click "Apply Today!" below to do the whole process online!

[Apply Today!](#)

### WHY PAY FOR THE WHOLE CAR?

\$30,000 CAR



GFV  
(Eliminates Per-mile Fees)  
\$16,500

PAY FOR WHAT YOU USE!  
\$13,500

### Valley's Payment Saver

The best choice in new and pre-owned vehicle financing. How would you like to finance your vehicle with a program that combines the best features of a conventional loan with the benefits of leasing? Valley's Payment Saver offers low monthly payments similar to a lease, plus the best part of conventional financing - actually owning the vehicle. The low monthly payments that the Payment Saver program allows for, gives you more vehicle for your money. Under the Payment Saver program, all new and pre-owned vehicles up to five years old are eligible and can be financed for up to 72 months. Click the link below to play around with the Valley Payment Saver Calculator. On the link you can build out a car you are looking at to see what a payment would look like. If you have any questions about this new product feel free to give us a call or stop by a [branch](#).

[Calculator!](#)

### Mobile App - Quick Balance

Quick balance is now available within our mobile app! Quick balance is a simple way to check your balance and your last 5 transactions without having to log in. To activate simply do the following:

- Log into Valley Mobile Banking
- Go into Settings
- Select Quick Balance
- Turn Current Device On

Go into Manage Account List to disable any account you would not like listed. Also, in this same location you can change the order they are listed. After you have enabled quick balance when you get to the log in screen all you have to do is swipe down. Valley STRONGLY recommends keeping your phone password protected at all times, especially if you have quick balance enabled.

## Scam Alert!!!

Valley Credit Union will **never** ask for your card number over the phone as we already have this information. If you receive a call saying they are from Valley asking for your card number please hang up the phone immediately and call us directly.