

2024 CREDIT CARD PROMOTIONS

Earn the most cash back when you bundle our Epic Premium Checking account with our Epic Rewards Credit Card! Visit cbcfcu.org to learn more about upgrading your credit card.

JANUARY

SU	MO	TU	WE	TH	FR	SA
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

SU	MO	TU	WE	TH	FR	SA
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

MARCH

SU	MO	TU	WE	TH	FR	SA
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

APRIL

SU	MO	TU	WE	TH	FR	SA
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MAY

SU	MO	TU	WE	TH	FR	SA
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

SU	MO	TU	WE	TH	FR	SA
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

JULY

SU	MO	TU	WE	TH	FR	SA
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

SU	MO	TU	WE	TH	FR	SA
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER

SU	MO	TU	WE	TH	FR	SA
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

SU	MO	TU	WE	TH	FR	SA
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOVEMBER

SU	MO	TU	WE	TH	FR	SA
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER

SU	MO	TU	WE	TH	FR	SA
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Balance Transfer

Unlock financial freedom with our exclusive low balance transfer rate- seamlessly consolidate your debts and enjoy breathing room for a limited time.

Sweepstakes

Eligible credit card swipes will be entered to win a prize! More details to come.

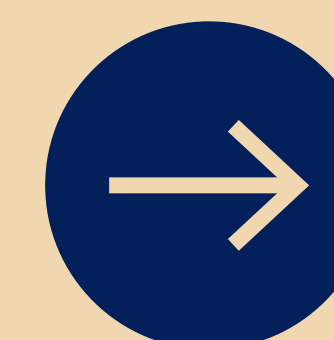
Back-to-School

Gear up for success with our Back-to-School Credit Card promotion. Earn a special rate or up to 5% cash back on your school shopping.

Holiday Savings

Earn a special rate or up to 5% cash back on your shopping, making your holiday moments merrier and your wallet happier!

See back for more details



EPIC OFFERS THROUGHOUT ALL OF 2024

Promotion	Dates	Platinum Visa®	Epic Rewards Visa®	Epic Rewards Visa® with Epic Premium Checking
Balance Transfer ¹	January 24, 2024 to March 23, 2024	0% APR* for 12 months	0% APR* for 12 months	0% APR* for 12 months
Sweepstakes ²	April to May **	Your chance to win starts with eligible swipes	Your chance to win starts with eligible swipes	Your chance to win starts with eligible swipes
Back-to-School ³	August and September**	Special rate for purchases with eligible merchants	3% cash back	5% cash back
Holiday Savings ³	October, November, & December**	Special rate for purchases with eligible merchants	3% cash back	5% cash back
Streaming Subscription Cash Back ⁴	August & September**	not eligible	not eligible	up to \$15 cash back
Amazon Prime® Day ⁵	Expected sometime in July**	1% cash back on Amazon purchases	3% cash back on Amazon purchases	5% cash back on Amazon purchases

Guaranteed to earn you the most cash back

*APR = Annual Percentage Rate. All loans are subject to credit approval based on credit worthiness and other qualifications. Must meet membership and account criteria. All CBCFCU accounts must be in good standing to receive these offers.

¹ **Promotional Rate for Balance Transfers:** Valid for transfers posted between 01/24/2024 to 03/23/2024. The standard variable rate will apply after the promotional offer expires. As of 02/12/2024, rates range from 14.50% APR-18.00% APR, are based on credit worthiness, and will vary with the market based on the U.S. Prime Rate. 3% transaction fee is applied to the full amount of the balance transfer. The promotional balance transfer rate does not apply to Cash Advances or to pay any CBCFCU loan or credit card. Visit one of our branches or see the Application & Solicitation Disclosures [<https://start.cbcfcu.org/balance-transfer-2024>] for rates and required disclosures.

² **Sweepstakes:** Official Rules will be posted on our website at a later time. Eligible credit card swipes will be entered to win a prize. No Purchase Necessary to enter or win. Certain restrictions apply. Winner is responsible for all tax consequences (if any) of the prizes.

³ **Back-to-School Credit Card and Holiday Savings Promotion:** Platinum Visa® Cardholders eligible to receive a special rate for a limited time for purchases with participating merchants. Epic Rewards Visa® and Epic Rewards Visa® with Epic Premium Checking Cardholders earn cash rewards on eligible net purchases with participating merchants. Certain transactions do not qualify.

⁴ **Streaming Subscription Cash Back:** Up to \$15 per eligible month(s) applies to selected streaming service subscriptions paid with Epic Rewards Visa® with Epic Premium Checking.

⁵ **Amazon Prime® Day:** Applies only to Amazon purchases made with your Visa® credit card during Prime Day.

Programs, rate, terms, and conditions subject to change without notice. Call us at 805.988.2151 or visit your local branch. Your participation in selected programs may result in the receipt of taxable income from the Credit Union. Please consult with your tax advisor. CBCFCU reserves the right to end or modify these offers at any time without notice. Visa® is a registered trademark of VISA U.S.A. Inc. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

****Note: Dates marked with ** indicate approximate time frames. Full terms, conditions, and exact dates will be announced closer to promotion.**