

IS YOUR CARD WORKING THIS HARD?

All three Union Plus Credit Cards include:



\$0 FRAUD LIABILITY PROTECTION

You never have to pay for unauthorized charges made if your card or account number is lost or stolen.



24-HOUR U.S.-BASED CUSTOMER SERVICE

Get answers to the questions most important to you, anytime, day or night.



HARDSHIP GRANTS*

After three months, you may be eligible to apply for hardship grants you never have to repay.



ONLINE TOOLS TO HELP YOU STAY ON TRACK

Set up text alerts to notify you when you're close to your limit or your payment is due.

*Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at UnionPlus.org/Assistance.

Capital One

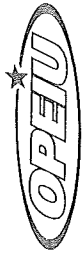


Visit

OPEIUCARD.COM

to learn about all your card options.

Or call 1-800-522-4000 for more information.



FOR OPEIU MEMBERS

— AND THEIR FAMILIES —

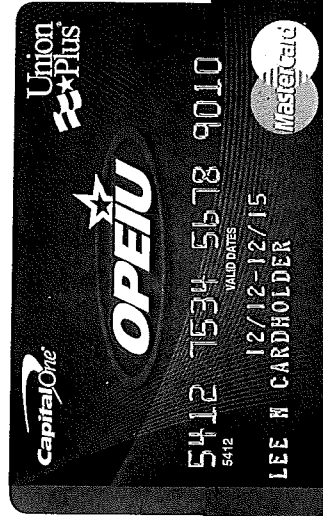
NOT JUST ANY CARD WILL DO

SWITCH NOW FOR A

0% Intro APR

FOR 15 MONTHS

on purchases and balance transfers with the Rate Advantage Card, 10.9%–18.9% variable APR after that.



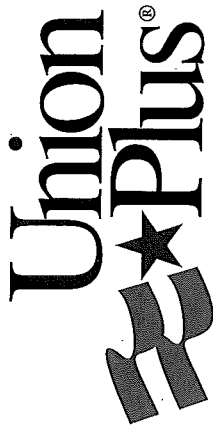
See details inside.

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BR283902



CHOOSE A CARD DESIGNED FOR UNION MEMBERS AND UNION FAMILY MEMBERS LIKE YOU

Union members and their families should carry a card that reflects union pride. Whether you're looking for a Low Intro APR or cash back on purchases, Union Plus has the right card for you.

Choose from three unique options and find the one that fits your needs.

Want to pay down a high-interest balance?

TRY OUR:

RATE ADVANTAGE CARD

Credit Level: Excellent



Help stay in control of your financial goals with the Rate Advantage Card. It helps you save on interest after transferring higher-rate balances.

PLUS YOU GET:

- 0% Intro APR for 15 months on all purchases and balance transfers, 10.9%–18.9% variable APR after that
- No annual fee
- Hardship grants for eligible cardholders*



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Want to be rewarded for every purchase?

TRY OUR:

CASH REWARDS CARD

Credit Level: Excellent



- Earn unlimited 1.5% cash back on every purchase
- 0% Intro APR for 12 months on all purchases and balance transfers, 12.9%–20.9% variable APR after that
- No annual fee
- Hardship grants for eligible cardholders*

Want to build up some credit and earn rewards?

TRY OUR:

CREDIT ACCESS CARD

Credit Level: Good



- Earn unlimited 1.5% cash back on every purchase
- 0% Intro APR for 9 months on all purchases, 19.8% variable APR after that
- \$35 annual fee
- Hardship grants for eligible cardholders*

Cash Rewards Purchase and Balance Transfer APR: 0% intro rate for 12 months from account opening date; 12.9%, 16.9%, or 20.9% variable thereafter, based on your creditworthiness. Balance Transfer Fee: 3% of each transfer amount that posts to your account by 5/13/16. Rate Advantage Purchase and Balance Transfer APR: 0% intro rate for 15 months from account opening date; 10.9%, 14.9%, or 18.9% variable thereafter, based on your creditworthiness. Balance Transfer Fee: 3% of each transfer amount that posts to your account by 8/13/16. Credit Access Purchase APR: 0% intro rate for 9 months from account opening date; 19.8% variable thereafter. Credit Access Balance Transfer APR: 19.8% variable. Annual Membership Fee: \$35. Balance Transfer Fee: None. Terms applicable to Cash Rewards, Rate Advantage and Credit Access Cards: Cash Advance APR: 23.99% variable. Penalty APR: 24.99% variable. Variable APRs will vary with the market, based on the Prime Rate. APRs in effect as of 5/11/15. Cash Advance Fee: Greater of 4% of the amount of each cash advance or \$10. Minimum Interest Charge: \$1.00. We may end your Introductory APRs and apply the Penalty APR if you make a late payment. Credit approval required. Terms and conditions apply. The Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from MasterCard International Incorporated. Family Member Cardmembers may not be eligible for certain benefits. Competitive rates & U.S.-based 24/7 customer service are negotiated by Union Privilege, not the specific card terms, rates, or rewards. Claims of unauthorized use or for \$0 Fraud Liability are subject to verification and investigation.

*Eligible cardholders can apply for hardship grants after three months of account opening. Certain restrictions, limitations and qualifications apply to these grants. Additional information and eligibility criteria can be obtained