



Visa Value credit card

Simple, no-frills, with no annual fee, that's our Visa® Value credit card, giving you convenience at a rate that saves you money. See our [Visa Value credit card rates](#).

[Apply online](#) | Visa Value credit card



Coast view Visa Value credit card



Marys Peak Visa Value credit card



Blue traditions Visa Value credit card

Money-saving features include:

- No annual fee
- No balance transfer fee — Transfer your high-interest credit card balances to a Visa Value card.
- No cash advance fee
- No penalty interest rate
- Same interest rate for cash advances as for purchases
- Free auto rental collision damage waiver

Convenient and flexible

- Contactless payments
- Credit limits from \$500–\$50,000
- Cash advance withdrawals available from nationwide ATM network

Act quickly if your personal data is threatened

Your Oregon State Credit Union Visa credit card includes ID Navigator Powered by NortonLifeLock. No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. When you carry this Visa card, you're eligible for ID Navigator powered by NortonLifeLock. It provides you with the tools to help

keep you informed of potential threats to your identity so you can act quickly should the unexpected happen.

- Cardholders: [Confirm your eligibility here](#) with ID Navigator Powered by NortonLifeLock. After your eligibility is confirmed, you'll be able to access helpful information including phone numbers and other ID Navigator tools.

Need to report lost or stolen cards?

Contact us for help with your lost or stolen cards:

- Call 800-732-0173
- Prepaid cards: 866-906-4170

Get your Visa Value credit card today

[Apply online | Visa Value credit card](#)

- [Visit a branch](#)
- Call 800-732-0173



Visa® credit card disclosures, rates and fees

Visa® credit card rates on purchases

Effective Date: Thursday, July 21st, 2022

Credit card	APR (Low)*	APR (High)	Perks
Visa® Value	8.25%	18.25%	Save on purchases and balance transfers. Get our lowest rates.
Visa Rewards	10.75%	21.25%	Earn 1% cash back with each purchase.
Teen Visa	8.25%	18.25%	A co-signed, starter card for teens to learn responsible credit use.
Prepaid Visa cards	N/A	N/A	Enjoy the convenience of a card with no worry of credit debt.

* APR is annual percentage rate. APR (Low) and APR (High) reflect the range of rates available. When you open a credit account, the applicable APR will be based on your creditworthiness. After that, your APR will vary with the market, based on the prime rate. Membership in this credit union is required to open a credit account.

Additional credit card information: 1) To calculate your balance, we use a method called “average daily balance” (including new purchases). 2) How to avoid paying interest: Your payment due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. 3) Credit card tips: Visit the website of the Consumer Financial Protection Bureau (CFPB) to learn more about factors to consider when applying for or using a credit card at [consumerfinance.gov/learnmore](#). View disclosures: [Visa credit card agreement and disclosure](#); [Visa Rewards Standard Protection Package - card guide benefits](#); [Visa Value Standard Protection Package - card guide benefits](#).

Additional Visa credit card rates

Effective Date: Thursday, July 21st, 2022

Credit card	APR (Low)*	APR (High)
APR for cash advances		

Visa Value / Teen Visa	8.25%	18.25%
Visa Rewards	10.75%	21.25%
APR for balance transfers		
Visa Value / Teen Visa	8.25%	18.25%
Visa Rewards	10.75%	21.25%

*APR is annual percentage rate. APR (Low) and APR (High) reflect the range of rates available. When you open a credit account, the applicable APR will be based on your creditworthiness. After that, your APR will vary with the market, based on the prime rate. Membership in this credit union is required to open a credit account.

Additional credit card information: 1) To calculate your balance, we use a method called “average daily balance” (including new purchases). 2) How to avoid paying interest: Your payment due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. 3) Credit card tips: Visit the website of the Consumer Financial Protection Bureau (CFPB) to learn more about factors to consider when applying for or using a credit card at consumerfinance.gov/learnmore. View disclosures: [Visa credit card agreement and disclosure](#); [Visa Rewards Standard Protection Package - card guide benefits](#); [Visa Value Standard Protection Package - card guide benefits](#).

Card fees based on Member Merits** category

Effective Date: Thursday, July 21st, 2022

Product fees	Essential	Enhanced	Premier
Visa Rewards annual fee***	\$25.00	\$15.00	\$0.00
Visa Value / TLT (Teen) Visa annual fee	\$0.00	\$0.00	\$0.00
Foreign transaction fee — Up to 1% of the US dollar amount of the foreign transaction			
Prepaid Visa card fees — Reload: \$3. Standard card: \$6.95. Personalized card: \$11.95			
Plastic card replacement fee	\$6.00	\$6.00	\$6.00

**All members qualify for the essential category. [Learn more about Member Merits and how to qualify for other categories.](#)

***Annual fee will be due on your credit account anniversary date.

There is no application fee and no cash advance fee for any of our Visa cards. Late payment fee for all cards is \$25 for all Member Merits categories. Please contact Oregon State Credit Union for any changes in card terms disclosed.

Additional credit card information: 1) To calculate your balance, we use a method called “average daily balance” (including new purchases). 2) How to avoid paying interest: Your payment due date is approximately 30 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date. 3) Credit card tips: Visit the website of the Consumer Financial Protection Bureau (CFPB) to learn more about factors to consider when applying for or using a credit card at consumerfinance.gov/learnmore. View disclosures: [Visa credit card agreement and disclosure](#); [Visa Rewards Standard Protection Package - card guide benefits](#); [Visa Value Standard Protection Package - card guide benefits](#).