



2645 South Mojave Road
Las Vegas, NV 89121-1238

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Las Vegas, NV
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**0% APR¹ on balance transfers² with your pre-approved³
Visa[®] Signature Rewards credit card.**

Please see your custom offer inside.



Get 0% APR¹ for 12 months² on balance transfers

WITH YOUR PRE-APPROVED³ ONE NEVADA VISA® SIGNATURE REWARDS CREDIT CARD.

<First Name> <Last Name>
<Street Address>
<City>, <State> <Zip Code>

Get more from your membership and pay off your balances faster with a One Nevada Visa Signature Rewards Credit Card. You'll enjoy a 0% introductory APR on balance transfers for up to 12 months² with a low 3% transaction fee.

Plus, your new card has no annual fee, our free CU Rewards program where you can earn cash back on every purchase, and a great interest rate on all purchases.

Accept your card offer by September 30, 2019, and you'll enjoy a low <XX%> APR¹, spending power up to <limit>, and 0% introductory APR on balance transfers².

Card Benefits

- No annual fee.
- The same, low rate for purchases and cash advances.
- Earn cash back directly to your credit union account.
- Free travel accident insurance.
- Free auto rental insurance.



Accept your Visa Signature Rewards Credit Card today in three easy steps.

1. Log in to One Nevada Online Banking.
2. Choose the Pre-Approved Visa banner.
3. Accept your offer.



You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT- NOTICE on other side for more information about prescreened offers.

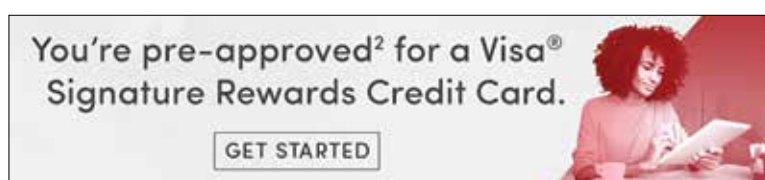
¹APR is annual percentage rate.

²0% introductory APR is valid for 12 billing cycles after the initial transfer. After 12 billing cycles from the date your transfer is completed, your rate on remaining balance transfers will return to the low rate shown above. Balance transfers must be initiated by September 30, 2019, to receive introductory 0% APR. Each balance transfer has a 3% transaction fee.

³Your pre-approved rate and limit are shown above. All pre-approved offers are subject to confirmation that you (a) continue to meet approval criteria and underwriting guidelines, including criteria related to your credit history, and (b) have sufficient income to support the credit offered. Rates shown in this offer are based on your individual creditworthiness. Rates may change based on the Prime Rate. Rates are accurate at the time of publication. Current variable APRs are between 10.50% and 19.50% based on creditworthiness. Management reserves all rights to change or modify offer. Other conditions and terms may apply; ask for details. Please see the back of this letter for promotional terms and complete Credit Card Rates, Fees and Cost Information.

Card shown for illustration only. Actual card design may vary.

Look for this banner with your personal offer in online banking and get started.



PRESCREEN & OPT OUT NOTICE

The information contained in your credit report was used in connection with this offer. You received this offer because you met the lending criteria for creditworthiness under which you were selected for the offer. However, credit may not be extended if, after you respond to this offer, you no longer meet the criteria used to initially select you or you do not furnish any required collateral. You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-567-8688 or by mail to Experian Opt Out, P. O. Box 919, Allen, TX 75013-0919.

Truth-In-Lending Disclosure Statement - Account Opening Disclosures**Credit Card Rates, Fees, and Cost Information**

The following disclosure represents important details concerning your credit card. We reserve the right to periodically review your credit standing and to increase or lower any rate on your new balances, in accordance with applicable law. The information about the costs of the card is accurate as of July 1, 2019. You can write us at One Nevada Credit Union, 2645 S. Mojave Road Las Vegas, NV 89121 or call 800-388-3000 to inquire if any changes occurred since the effective date.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Cash Advances	10.50% This APR will vary based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Fees to Open or Maintain your Account	Annual Fee: \$0 Application Fee: \$0
Transaction Fees	Balance Transfer: 3% of each transaction, minimum \$5.00 Cash Advance: 2% of each transaction, minimum \$5.00 ATM Withdrawal: 2% of each transaction, minimum \$5.00 (does not include non-ONCU ATM fees) Foreign Transaction: 2% of each transaction in U.S. dollars if the transaction does or does not involve a currency conversion
Penalty Fees	Late Payment: \$27 or your minimum payment required, whichever is less, if your payment is not received by your due date Over-the-Credit Limit: None Returned Payment: \$25 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

OTHER IMPORTANT DISCLOSURES:

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans may also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

***Variable Rate Information:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 5.00%. The interest rate can change within 15 business days of the Prime Rate change.

Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: 0.028767%

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Statement Copy Fee: \$5.00

CURewards® Program: For details on CURewards® Program benefits and rules, call or write One Nevada Credit Union (Member Services), 2645 South Mojave Road, Las Vegas, NV 89121, or write to PSCU, P.O. Box 31112, Tampa, FL 33631-3112.

If you choose to participate in the CURewards® program, points accumulated remain valid for redemption for a five-year period and will be reported on your monthly Visa® statement. Points are not accrued on delinquent accounts. If at any time you wish to cancel your participation in this program, but retain your Visa account, you must notify us in writing and return your Visa card cut in half. Points balances will be forfeited and you will be issued a new Visa card.

The Credit Union reserves the right to cancel this program at any time by providing you with thirty (30) days written notice. The Credit Union also reserves the right and sole discretion to cancel individual participation in the program based on misuse of the program as determined by the Credit Union. Program benefits will only be awarded to members in good standing (loan payments current, balances within established limits, no overdrawn accounts).

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Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Cash Advances	13.50% This APR will vary based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Fees to Open or Maintain your Account	Annual Fee: \$0 Application Fee: \$0
Transaction Fees	Balance Transfer: 3% of each transaction, minimum \$5.00 Cash Advance: 2% of each transaction, minimum \$5.00 ATM Withdrawal: 2% of each transaction, minimum \$5.00 (does not include non-ONCU ATM fees) Foreign Transaction: 2% of each transaction in U.S. dollars if the transaction does or does not involve a currency conversion
Penalty Fees	Late Payment: \$27 or your minimum payment required, whichever is less, if your payment is not received by your due date Over-the-Credit Limit: None Returned Payment: \$25 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

OTHER IMPORTANT DISCLOSURES:

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS. YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans may also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

***Variable Rate Information:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 8.00%. The interest rate can change within 15 business days of the Prime Rate change.

Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: 0.036986%

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Statement Copy Fee: \$5.00

CURewards® Program: For details on CURewards® Program benefits and rules, call or write One Nevada Credit Union (Member Services), 2645 South Mojave Road, Las Vegas, NV 89121, or write to PSCU, P.O. Box 31112, Tampa, FL 33631-3112.

If you choose to participate in the CURewards® program, points accumulated remain valid for redemption for a five-year period and will be reported on your monthly Visa® statement. Points are not accrued on delinquent accounts. If at any time you wish to cancel your participation in this program, but retain your Visa account, you must notify us in writing and return your Visa card cut in half. Points balances will be forfeited and you will be issued a new Visa card.

The Credit Union reserves the right to cancel this program at any time by providing you with thirty (30) days written notice. The Credit Union also reserves the right and sole discretion to cancel individual participation in the program based on misuse of the program as determined by the Credit Union. Program benefits will only be awarded to members in good standing (loan payments current, balances within established limits, no overdrawn accounts).

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Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Cash Advances	16.50% This APR will vary based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. For Cash Advances and Balance Transfers, we will begin charging interest on the transaction date.
Minimum Finance Charge	If you are charged interest, the charge will be no less than \$1.00.
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Fees to Open or Maintain your Account	Annual Fee: \$0 Application Fee: \$0
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SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS. YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest. If you have other loans with us, collateral securing such loans may also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

***Variable Rate Information:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: 11.00%. The interest rate can change within 15 business days of the Prime Rate change.

Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: 0.045205%

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Statement Copy Fee: \$5.00

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