Credit Cards



A First Community Credit Card is a great asset! We offer a variety of cards, all with low, competitive rates and valuable benefits. Our cards have no fees for going over your limit. Plus, no fees for cash advances!



Credit Card Features

Competitive Rate

With First Community's credit cards, you have the peace-of-mind knowing that your interest rate is competitive. Other credit cards have variable rates that can change daily, without notice.

Transfer High Balances

Upon approval, you may transfer high credit card balances. You could save yourself hundreds of dollars in interest by switching to our competitive rate credit cards.

Easy Payments

Make your payment without writing a check. You can have your payment electronically transferred from your credit union account or from your account at another institution. It's that simple!

Cash Access Nationwide

You can get cash at thousands of ATMs throughout the country. All you need is your credit card and Personal Identification Number to get cash anytime, anywhere.

Accident/Travel Insurance

You receive extra protection when you purchase tickets for a common carrier with your First Community credit card.

Credit Cards

Visa Platinum Preferred

If you desire the very best in life, then the Visa Platinum Preferred is for you! You'll get travel and merchandise rewards with each purchase, free access to concierge services and \$1 million travel/accident insurance. This card carries a competitive rate of 11.9% APR and has no annual fee.

Visa Platinum

If you are not interested in a rewards card, you may qualify for our Visa Platinum with a low, competitive rate of 7.9% APR and no annual fee. As an added bonus, you'll receive \$500,000 in travel/accident insurance.

Visa Classic Secured

If you have little to no credit or you are trying to re-establish your credit, our Visa Classic Secured might be for you. This card has a great 9.9% APR and no annual fee. Plus, you get \$250,000 in travel/accident insurance.

Contact Us

Information Center 636-728-3333 • 800-767-8880

Express24 Information Line 636-728-3300 • 800-843-0769

Online Account Access

You can access your Checking account 24/7 at www.firstcommunity.com FREE online/app banking benefits:

- Pay your bills
- Obtain account history
- Check your balance
 Deposit checks remotely
 - Transfer money between accounts

