



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!

Features of First Community Credit Cards

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 Designed Just For You

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 Gold

You'll love the convenience of our Visa Gold with a low, competitive rate of 8.9% APR and no annual fee. You'll receive \$400,000 in travel/accident insurance.

MasterCard

If you usually carry a balance on your credit card, you're probably looking for an affordable rate. This card has a great 9.9% APR and no annual fee. Plus, you get \$250,000 in travel/accident insurance.

Visa Classic

If you tend to pay your balance off each month, our Visa Classic may be for you. This card has a competitive 15.9% APR and no annual fee. You'll also receive \$250,000 in travel/accident insurance. A secured Visa Classic is also available.

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.

Visa Classic Basic

If you have less than perfect credit, our Visa Classic Basic might be for you. This card has a competitive rate of 18% APR and no annual fee. Plus, you get \$250,000 in travel/accident insurance.

Online Account Access

You can access your credit card account
24/7 at www.firstcommunity.com

FREE online benefits:

- ★ Obtain account history
- ★ Check your balance
- ★ Pay your bills

Contact Us

Credit Card Services

636-728-3360

800-610-0791

Lending

636-728-3330

800-905-7585

Member Service Center

636-728-3333

800-767-8880

Credit Union EXPRESS 24 Line

636-728-3300

800-843-0769



*\$1 share deposit required. Must qualify for membership.
All accounts insured up to \$250,000.00 by the
NCUA, National Credit Union Administration, a U.S.
Government Agency. Equal Housing Opportunity Lender.
First Community Credit Union NMLS ID# 684198.*

