



Some cards offer low rates; some cards offer rewards. At STE Credit Union, we offer both – and without unnecessary fees or complicated rate structures.

We've collected information on four of the most popular credit cards on the market. See for yourself how we compare:

Terms	STE	Card One	Card Two	Card Three	Card Four
Rewards	YES	NO	YES	NO	YES
APR: Purchases	11.90% All approved applicants receive the best rate!	Prime+8.65%	Prime+9.99% to Prime+23.24%	Prime+3.99% to Prime+13.99%	Higher of: 12.65% or Prime +6.90% to Higher of 22.65% or Prime+16.90%
Other APRs:	Cash Advance, Bal. Transfer, Default: all 11.90%	Cash Advance: Prime +21.65% Bal XFR: Prime+8.65% Default: Prime+26.15%	Cash Advance: Prime+15.99% Bal XFR: Same as purchases Default: 29.99%	Cash Advance, Bal. Transfer, Default: Prime+3.99% to Prime+13.99%	Cash Advance: Prime+17.74% Bal XFR: Same as purchases Default: Prime+23.99%
Fees	Bal Transfer, Cash Adv., Over Limit: NONE	Bal XFR: 3% of xfr. Cash Adv: 3% of adv. Over Limit: \$19- \$39	Bal XFR: 3% of xfr. Cash Adv: 3% of adv. Over Limit: \$39	Bal XFR: 3% of xfr. Cash Adv: 4% of adv. Over Limit: \$39	Bal XFR: 3% of xfr. Cash Adv: 4% of adv. Over Limit: \$35
Late Fee	\$25.00	Tiered: \$15 - \$39	Tiered: \$15 - \$39	Tiered: \$19 - \$39	Tiered: \$20 - \$39