

# Northwest Visa® Credit Cards

**Credit is a powerful tool. Use it to your advantage.**

Our Northwest Visa® cards combine affordability, convenience, acceptance and control to give you credit when and where you need it, locally or around the world.

## Choose the card that's right for you:

- **Loyalty Visa®** — Have three or more Northwest accounts? Get our lowest variable APR.\*
- **Rewards Visa®** — Why not reward yourself for all the purchases you make? Earn points on qualifying purchases and redeem for merchandise and travel.
- **Travel Visa®** — Planning upcoming vacation or travel? We offer a one fixed rate for purchases and cash, no international transaction fee and a great introductory promotion on travel-related purchases.
- **Secured Visa®** — Looking to establish or repair credit? The Northwest Secured Visa is secured by a Northwest CD to help get your credit on the right track.

## You're protected.

All our cards are backed by Visa's Zero Liability guarantee, which means that you won't be liable if your card is used for fraudulent purposes.

To learn more or to apply, visit [www.northwest.com](http://www.northwest.com).

If you have any questions, stop by your local office or call

1-877-672-5678, weekdays from 8 a.m. to 8 p.m. and

Saturdays from 9 a.m. to 1 p.m.



## All our cards offer:

- No annual fee and no over-limit fee
- Emergency cash access
- Balance transfers\*\*
- Online account access
- Auto rental insurance
- Apple, Samsung and Google Pay\*\*\*
- SecurLOCK Equip app, which allows you to control when, where and how your card is used
- Interest-free grace period on merchandise purchases if balance is paid within 25 days of the statement date.

**Plus, enroll your Northwest Visa® Credit Card in Visa® Checkout – and pay online the easier way. Just look for the Visa® Checkout logo on participating sites.**



1-877-672-5678 | [northwest.com](http://northwest.com)

All cards subject to credit approval. The variable APR for Rewards Visa® is based on the current Wall Street Prime Rate plus a margin and creditworthiness. The APR for Travel Visa® is 10.99% - 18.99%, on purchases and cash advances, based on creditworthiness. The APR for Secured Visa® is 15.99% - 21.99%, on purchases, and 21.99% on cash advances, based on creditworthiness. The APR for Rewards Visa® is 11.24% - 19.24% on purchases and 16.24% - 21.99% on cash advances, based on creditworthiness. \*The Annual Percentage Rate (APR) for Loyalty Visa® will vary based on the Wall Street Prime Rate plus a margin, number of accounts with Northwest Bank at time of application, and your creditworthiness. The account types that qualify for evaluation are: checking, savings, loan, and certificate of deposit. You will qualify for a 1% discount on your APR if you have one checking plus any combination of two other accounts of a qualifying type listed above (three total accounts including one checking). You may be approved for a Loyalty Visa without the Loyalty Discount. You must qualify for the Loyalty Discount to receive the lowest APR for this credit card: 8.24% for Purchases and Balance Transfers; 13.24% for Cash Advances. \*\*Loyalty Discount has no impact on Promotional Offers for Balance Transfers. Balance transfer fee is either \$10.00 or 3% of the amount of each transfer, whichever is greater, and will be charged on promotional balance transfers. Balance transfers only eligible for non-Northwest credit cards and loans. See bank for details. \*\*\*Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Pay is a trademark of Google. Samsung Pay is trademark of Samsung. Visa® and Visa Checkout are trademarks of Visa® International Service Association. Northwest Bank is Member FDIC. Rev. 11/4/2019