

# Strengthen Your Financial Foundation

**The Capstone Visa Gold Card**  
**0% introductory APR\* for 12 months!**



Apply online at [www.capstonefcu.coop](http://www.capstonefcu.coop)

- Limits from \$500.00 up to \$15,000
- Low non-variable rates (45-day notice of rate changes)
- No or low annual fees\*\*
- No penalty rates
- 25-day grace period on purchases
- Make balance transfers to your Capstone FCU Visa card

**CAPSTONE**  
FEDERAL CREDIT UNION

*Built from a strong foundation*

\*Annual Percentage Rate = APR. Your rate will be determined by your creditworthiness and credit qualifications, not all members will qualify for VI SA Gold 0.00% introductory rate, you may qualify for a Secured VISA; ask us for details. Balance transfer and cash advance fees of 1% or max \$10.00 apply. Introductory rates range from 0.00%-8.99%; after, that your APR will be 8.80%-15.8%, based on credit worthiness.

\*\*Cards with interest rates above 13.80% have an annual fee of \$20.00.