

Credit Card Reform Act

What You Need to Know

Credit Card Reform

While the regulations imposed by the [Credit CARD Act of 2009](#) should prove to be a great protective measure for consumers, one of the unintended consequences is that credit card companies must look for new ways to increase their income. You may have already noticed that banks and credit card companies are implementing things like rate hikes, new fees, higher minimum payments, fewer rewards, or canceling accounts with no reason.

The Credit Union Difference

The Northwest Georgia Credit Union VISA® Platinum already complies with the credit card reform act! We have:

- no penalty pricing
- no deceptive due date cycles
- no universal default rates
- no surprise interest rate hikes
- no double cycle billings

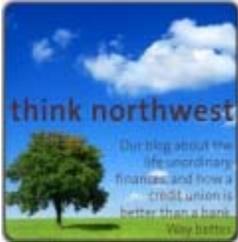
We offer a 25-day grace period, no annual fee, and we charge no fees for cash advances or balance transfers. Interest rates are as low as 9.9% APR, and we won't change your interest rate for a late payment.

In a word, our card is just plan honest. Ditch the card with rising rates and fees and get [a card that you can trust!](#)

And, at NWGACU, we offer [ScoreCard Bonus Points](#) with our VISA® Platinum credit card. These rewards will not change, and we are proud to offer these great rewards to our credit card holders!

Scholarship Applications Available Now

High school graduates, are you looking for a little extra money for college in the fall? You may want to [check this out!](#)



What's New at the Credit Union?

Here is a little reminder to check out the credit union blog, think northwest. We are constantly updating our blog with new posts about about personal finance and credit union happenings. Most recently we have been tackling a very relevant topic: identity theft. Recently posted are two new articles about [mail fraud](#) and [ATM skimming](#).

Do you have other suggestions for the blog? What else would you like to know more about in the world of personal finance? Let us know and we'll post as much information as you are willing to read!

Personal finance tips and helpful information from your credit union? Of course! It's called **un-banking**...something you can only find at a credit union. We believe that banking is all about relationship. We care about your financial wellbeing because we want to see you succeed—no strings attached. Because our members are the owners of the credit union, when you do well, we do well.

1307 Redmond Road, Rome, Georgia 30165
706.291.9290 | www.nwgacu.org

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