

Ready for Holiday Expenses?

You can be with a First New York Visa® Credit Card.

As the holidays approach, you may be thinking about how you'll pay for gifts, travel, and even holiday parties. If you're looking to save time and money, use your First New York Visa credit card.

Our low rates mean affordable monthly payments – which gives you more money to spend on loved ones!

During the upcoming holiday season, we are offering our current Visa credit card

members a promotional rate of 3.99%*. This offer is good for all purchases from November 1, 2018 through December 31, 2018.

First New York Visa credit cards come with all these standard Visa features:

- Credit line of up to \$30,000 to qualified borrowers
- No balance transfer fee
- 24/7 customer support
- Continuous fraud monitoring
- 25-day interest free grace period for purchases
- Approved locally, accepted worldwide
- ScoreCard Bonus Point Program – accumulate points and redeem for gifts, products and travel rewards

New Purchases Promotional Offer

3.99%*
APR

You will receive this great rate until June 30, 2019 on all purchases from November 1, 2018 through December 31, 2018.

VISA®



*Annual Percentage Rate. Promotional APR is applicable for all purchases made during the promotion period beginning 11/1/18 until 12/31/18 and is valid until 6/30/19. After 12/31/18 APR for purchases is based on Prime Rate, as published in the Wall Street Journal, plus a margin. Prime Rate as of 10/1/18 is 5.25%. Rates are subject to change at any time. Offer valid for existing First New York credit card holders only. Offer not valid for card holders currently in another promotional program.