

First New York Visa® Credit Cards Turn Purchases into Prizes!

Earn Double Points this Fall when you Dine Out

First New York Visa® credit cards are the best in the business. There is no annual or balance transfer fee and you earn ScoreCard points with every purchase.

Fall is a busy time with all those back to school nights and evening sporting events. Make your life easy and take the kids out to eat. In September and October, you will earn double ScoreCard points every time you eat out. Earning double points adds up quickly and the points can be redeemed for amazing merchandise, vacation getaways and even contributions to your favorite charity.

All First New York Visa Credit Cards include these exclusive benefits:

- No Annual Fee
- No Balance Transfer Fee
- \$0 Fraud Liability
- Visa Alerts that monitor your card activity

Earn Double Points on all Restaurant Purchases during September and October!

- ScoreCard Bonus Points Program—accumulate points and redeem for gifts, products and travel rewards on every purchase – Double points on all restaurant purchases during September and October
- 25-day interest free grace period on purchases

Don't have a First New York Visa Card?

First New York offers all NEW Visa® Gold credit card holders an introductory rate of only 6.99% APR* for 13 months.

Applying for a credit card is quick and easy!

- Apply online at www.firstnewyork.org – and click the “Apply Now” tab
- Call a Loan Expert at 518-393-1326 and press ‘3’
- Apply with our mobile banking app – First New York *ON-THE-GO*
- Use our video loan center at any branch



*Annual Percentage Rate. Special introductory rate is as low as 6.99% for the first 13 billing cycles then as low as prime plus a margin thereafter. Prime Rate as of July 2017 is 4.25%. The introductory rate is applicable for balance transfers and purchases only. Rates are subject to change at any time. Offer valid for new First New York credit card holders only. All loans are subject to approval.