


~~Really~~ Virtually No Balance Transfer Fee

The holidays are over and the bills have arrived.  Transfer your higher-rate balances to a First New York Visa and add wiggle room to your budget. It's the local card that will always treat you right.

You can transfer your high interest card balances from any non-First New York credit card to our credit card — for FREE. Best of all, your transferred balances will have a low promotional rate of 3.99% APR*. This offer is good for all balance transfers made from January 1, 2017 to February 28, 2017.

Our Visa credit card is accepted worldwide; so whether you are shopping or traveling, enjoy the purchasing power and attractive rate you expect and deserve from your credit union.

Why spend more on fees and interest charges than you have to? Discover the savings of a First New York Visa credit card.

- No annual fee
- No balance transfer fee
- Reward points for gift cards, travel, and merchandise
- \$0 liability for unauthorized purchases
- Local service
- Online access to your account through First OnLine Internet banking



After August 31, 2017, you will still enjoy a low variable rate based on the prime rate plus a margin. As of 12/31/16, the variable APR was **10.40%** on Visa Gold and **15.40%** on Visa Classic Cards.

Get ready for the new year and save! To request a balance transfer, call 393-1326 and press '2' or visit any branch.

*Annual Percentage Rate. Promotional APR is for all transfers made during the promotion period until August 31, 2017. After August 31, 2017 rate is based on Prime Rate, as published in the Wall Street Journal, plus a margin. Prime Rate as of December 2016 was 3.75%. 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 promotion.