

Live Easy with a Low Rate



This Summer,
Life Takes Visa,[®]
and so Should You!

VISA[®]

Your First New York Visa Credit Card can do much more than help you shop. It can be invaluable for planning a well deserved vacation. Shop the best deal, then use your First New York credit card to pay for all your expenses.

Take your First New York Visa card everywhere you go this summer; to the beach, to the mountains, even to the ball game. Wherever life takes you, your Visa credit card needs to come along.

During the months of July and August, we are offering our members a Visa credit card promotional fixed rate of **3.99% APR***. This offer is good for all purchases from July 1, 2017 until August 31, 2017.

Our Visa Card offers:

- No Annual Fee
- No Balance Transfer Fee
- Competitive, variable interest rates after your promotional period
- Local decision making
- Worldwide acceptance
- \$0 fraud liability guarantee from Visa
- EMV chip for enhanced security
- 25 Day grace period

ScoreCard[®] –Don't Miss Out on These Rewards.

Your First New York Visa credit card earns ScoreCard Bonus Reward Points for every purchase you make. Your Visa credit card earns one point for every dollar you charge. You can use your points toward travel rewards such as airline tickets, vacation packages, cruises, hotel stays, rental cars and more. Destinations are available worldwide.

Hundreds of Choices

If you haven't redeemed your ScoreCard points yet, you're missing out on a great opportunity. Points are easily redeemed through the ScoreCard site at www.scorecardrewards.com. You'll find hundreds of items to choose from for your home, office, or to give as gifts. Plus, shipping is always free!

*Annual Percentage Rate. Promotional APR is applicable for all purchases made during the promotion period beginning 7/1/17 until 8/31/17. After 8/31/17, rate is based on Prime Rate, as published in the Wall Street Journal, plus a margin. Prime Rate as of 5/1/17 is 4.00%. 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.