



Combine your credit card balances & **Conquer** your debt!

1.99% APR* for **12 months** when you transfer your high rate credit card balances to your CPM Visa® credit card!

[Transfer Here](#)

Visa® Credit Cards

Choose the card that best fits your lifestyle! Our Visa® Credit Cards offer a wide variety of benefits and impressive features including no annual fee, easy online balance transfers, no-fee cash advances, convenient payment options, and 24-hour online account access.

Our Gold and Platinum cards have a generous [Rewards program](#) with easy online redemptions! Which one is right for you?

This Classic Card is great for establishing credit with a low and competitive rate and credit lines starting as low as \$500. You'll have the credit you need to get started on the right borrowing path!

Looking to earn points for the items you purchase every day? Get paid to shop with our CPM Gold Card Credit Rewards program. Credit lines begin at \$500 which means you have a little more to buy the bigger things.

Need a higher limit card? Our Platinum Card is our lowest rate credit card and offers credit lines starting at \$500 and offers our rewards program and other great benefits like travel accident insurance and complimentary concierge service, all for just being a cardholder.

Just starting out or trying to reestablish your credit? Our secured card puts you in charge! Our secured Visa® allows you to be in control of your financial future plus, no annual fee, a low rate and can be used anywhere Visa® is accepted!

Spend and support! Developed and designed for those who support our local Firefighters community. A portion of all purchases are returned to the South Carolina Firefighters' Association.

Questions about credit cards including lost or stolen?

Call toll-free: 800.255.1513 Do you have MyCardInfo?

Need to review your card activity or make a payment? Access using CPM online or mobile banking or by accessing [MyCardInfo.com](https://www.mycardinfo.com). It's quick and easy!

Not enrolled? [Enroll here](#). Learn more about **MyCardInfo** [here](#).

- Late Payment Fee - Up to \$25.00
- Returned Payment Fee - Up to \$25.00
- Statement Copy Fee - \$2.00
- Document Copy Fee - \$2.00
- Rush Fee - \$35.50
- Emergency Card Replacement Fee - \$55.00
- Card Replacement Fee - \$5.00
- Card Recovery Fee - \$50.00
- Share Secured early account closure (*within one calendar year*) - \$25.00

Effective January 31, 2021, CPM will no longer offer the Auto Rental Collision and Extended Warranty benefit for our Visa products.

**APR - Annual Percentage Rate. Cards are subject to credit approval. CPM Federal Credit*

Union reserves the right to change any of the above credit card rates at any time. The APR will vary with the market based on the Prime Rate. Prime = WSJ rate currently 3.25%
***Visa Share secured loans must be secured by CPM subshare account. The required pledge amount will be \$100.00 greater than the Visa limit requested. Minimum required Visa limit of \$400.00.*

**Balance Transfer promotion - Balances transferred on or between 1/4/2021 and 3/31/2021 will receive 1.99% APR balance transfer rate for 12 months. After the 12 months period ends, the standard APR ranging from 8.25% - 16.00% will be applied to any unpaid balances, new balance transfers, and new purchases. This offer applies to new balance transfers only; purchases and cash advances are not eligible. Subject to credit approval and applicable available credit. Some restrictions may apply, terms and conditions subject to change without notice.*