



CARRY NO FEE CARD



With your Merck Employees Federal Credit Union's MasterCard and Visa credit cards there are no late fees, over the limit fees, cash advance fees and never an annual fee.

USE YOUR CREDIT CARD TO MAKE PURCHASES WHILE TRAVELING, AT THE GROCERY STORE, SHOPPING AT THE MALL, HOME IMPROVEMENT STORES, ETC. ANYTIME, ANYWHERE. HERE ARE YOU CARD BENEFITS:

- 25-day grace period
- Low interest rate
- ScoreCard bonus points for merchandise and travel with your MasterCard
- Cash Rebates up to 1% on your Visa card
- Travel Insurance up to \$250,000 on the MasterCard and \$500,000 on the Visa credit card
- Car Rental Insurance on the Visa credit card
- Cash Advance rate is at the same low rate as purchases with no cash advance fee. Other institutions charge a fee that can be upwards to 30%

Be smart and carry the **NO FEE CARD** with you at all times. To apply, log into Shadow 1 and click on apply for a Loan or call 732-594-3018.