

3 CARDS

EACH DESIGNED WITH
AFSCME MEMBERS IN MIND



Check if you're
pre-approved.



PRIMARY ACCESS CARD

Build credit through
responsible use.⁵



No annual fee



Flexible payment due dates

so you can choose the date that
works best for you



RATE ADVANTAGE CARD

Transfer a higher-rate
balance and save
on interest.



No annual fee

0% Intro APR

for the first 15 months on purchases and
balance transfers. 16.15%–26.15% variable
APR after that; 3% fee on transfers for the
first 15 months



CASH REWARDS CARD

Get rewarded for every
purchase you make.



No annual fee



Earn unlimited 1.5% cash back

on every purchase, every day

0% Intro APR

for the first 12 months on purchases and
balance transfers. 18.15%–27.99% variable
APR after that; 3% fee on transfers for the
first 12 months

SCAN THE QR CODE



Or visit

afscmecard.com

to find out if you're
pre-approved



To apply, call

1-800-522-4000 for 24/7
U.S.-based customer service

¹Claims of unauthorized use are subject to verification and investigation.

²Routine or unscheduled maintenance may impact accessibility. U.S.-Based Phone Service subject to calling the phone number on the back of your Union Plus credit card and following the prompts.

³Certain restrictions, limitations and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

⁴Certain restrictions apply for Union Plus discounts. For details, visit unionplus.org/cardperks.

⁵Many factors affect your credit, such as payment history and amount of credit extended and used. Using your credit card responsibly may help you build good credit.

⁶Web access is needed to use the Mobile app. Check with your service provider for details on specific fees and charges.

The Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Credit approval required. Terms and conditions apply.

Primary Access: Purchase APR: 28.49% variable APR. Transfer APR: 28.49% variable. Transfer Fee: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you. None for the balances transferred at the Transfer APR.

Rate Advantage: Purchase and Transfer APR: 0% intro rate for the first 15 months from account opening date; 16.15%, 22.15% or 26.15% variable thereafter, based on your creditworthiness. Transfer Fee: 3% of the amount of each transferred balance that posts to your account during the first 15 months that your account is open, or at a promotional APR that we may offer you at any other time. None for Transfers at the Purchase APR after the first 15 months that your account has been open.

Cash Rewards: Purchase and Transfer APR: 0% intro rate for the first 12 months from account opening date; 18.15%, 24.15% or 27.99% variable thereafter, based on your creditworthiness. Transfer Fee: 3% of the amount of each transferred balance that posts to your account during the first 12 months that your account is open, or at a promotional APR that we may offer you at any other time. None for Transfers at the Purchase APR after the first