

You know what they say – if it seems too good to be true, it usually is. All those rewards credit cards that promise easy, great rewards just for using your card sound great, but what does it really cost you? **Let's do the math...** 

Card Type	Balance	Interest Rate	Minimum Monthly Payment	Months Until Payoff	Total Interest Paid
Rewards Card	\$5,000	18% APR*	2% of balance	415 months	\$12,861.72
SCU Credit Card	\$5,000	8.90% APR*	4% of balance	98 months	\$1,104.81

With an SCU credit card, you would pay off your balance 26 years sooner and save \$11,756.91. *How's that for a reward?* 

Call **715-346-6534** to apply for a Sentry Credit Union card or transfer a balance to a Sentry Credit Union card – **no balance transfer fee.** 



