



A new silhouette is on the horizon for Energy First members...our new **Visa Classic and Platinum Credit Cards!** With no annual fee or cash advance fee plus low rates, the Energy First Visa cards are an oasis of valuable spending power in a desert of shady credit card offers.

These Valuable Benefits Are No Mirage

- No annual fee or cash advance fee
- 25-day grace period for repayment of the balance for purchases
- Great low rates (check them out at energyfirstcu.org)
- Same low rates for cash advances or balance transfers from other outstanding loans

- Monthly payment transfers that you can make from your savings or checking account through Internet Banking, Bill Payment, Power Line, or use mail-in coupons
- Plus, overdraft protection for your Energy First checking

The Energy First Visa cards are a hot new product that can add peak opportunities to your credit card shopping and debt consolidation. Enjoy the benefits of an Energy First **Masterpiece Visa Classic or Platinum Card** today by calling, coming in or clicking online. Hurry because the sands of time are slipping through your fingers!

All credit cards issued on approved credit. For a full disclosure visit energyfirstcu.org and go to products and services then Visa Cards. Offer expires 12/31/05.



Your deposits are insured to \$500,000 per account. Accounts with Energy First are not guaranteed by the Federal Government or the State of Oklahoma.

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