

Credit Cards

Smart Credit Card Options for Every Stage of Your Financial Journey

Wright-Patt Credit Union® (WPCU®) is here to help our members throughout their Financial Flexibility and Freedom® journey. Whether you're a first time credit card user or a more established cardholder, we have credit card options to fit every stage.



First Time User Low Rate Credit Card*

Just starting out with credit?

This card is just right for first-time borrowers and college students. With a fixed interest rate and no annual fees*, you can spend wisely while building a responsible credit history.



Share Secured Credit Card†

Trying to rebuild damaged credit?

Our Share Secure credit card gives you the ability to repair and build your credit using funds secured from your TrueSaver® account with a fixed rate.



Platinum Low Rate Visa® Credit Card^

Carry a balance and need a competitive rate?

Our Platinum Low Rate Visa Credit Card gives you the financial flexibility of a credit card with competitive interest rates to help you keep more of your hard-earned money in your pocket.



Platinum Rewards Visa® Credit Card§

Pay off your card monthly and want to earn cash back rewards?

With the Platinum Rewards Visa Credit Card, you can earn a rewards rate of 1.5% cash back on qualifying purchases!* Enjoy expanded options to redeem your points with Lifestyle Rewards™, including Pay with Points.

Make a Smarter Credit Card Choice!

Apply online or visit a Member Center to meet with a Financial Coach and find out which card is best for you.



Save Better. Borrow Smarter. Learn A Lot! WPCU.coop | (800) 762-0047

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For All Credit Cards: All loans are subject to credit review and approval. APRs are accurate as of 10/29/2025 and may change at any time. There is a Foreign Transaction Fee of 1.00% of the final settlement amount for transactions that are initiated in a foreign currency or for transactions occurring in foreign countries and initiated in U.S. Dollars. There is a Returned Payment Fee of the lesser amount of \$10 for any payment returned unpaid or the minimum payment amount due for the returned payment. If your payment is more than five days late there is a Late Payment Fee of \$20. Credit card applicants under 21 must demonstrate an ability to repay or have a qualified co-borrower or co-signer who is 21 or older. For Credit Card Rates, Fees and Other Cost Information related to our credit card products, visit www.wpcu.coop/personal/credit-cards.

***First-Time User:** The APR for Purchases, Balance Transfers and Cash Advances for the First-Time User credit card is 17.99% APR and is a fixed rate for the duration of the loan. Applicants must have an open WPCU checking account, be employed with proof of income and no established credit history, or for a college student you must be enrolled in at least 2 classes per quarter with no established credit history. All applicants must show proof of their ability to repay or if under 21 have a qualified cosigner over the age of 21 and have documented gross income of at least \$900.00 per month.

^Platinum Rewards and WSUAA Rewards: The APR is variable and is based upon an index plus a margin and will vary with Prime Rate (the index) as published in the Wall Street Journal, currently 7.25%. The Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advances for the Platinum Rewards and WSUAA Rewards credit cards will vary from Prime Rate + 6.00% (currently 13.25% APR) to Prime + 14.00% (currently 21.25% APR), depending upon your creditworthiness. The rate may increase or decrease quarterly, but it will never exceed 25.00% APR. Earn unlimited 1.5% cash back on every qualifying purchase; you will earn 1.5 points for every \$1.00 spent. Cash advances and balance transfers are not eligible for the 1.5% cash back rewards. Points are subject to expiration in accordance with your card's terms and conditions.

§Low Rate Platinum and Wright State University Alumni Association (WSUAA) Low Rate Platinum: The Annual Percentage Rate (APR) is variable and is based upon an index plus a margin and will vary with Prime Rate (the index) as published in the Wall Street Journal, currently 7.25%. The APR for Purchases, Balance Transfers and Cash Advances for the Low Rate Platinum and WSUAA Low Rate Platinum credit cards will vary from Prime Rate + 3.00% (currently 10.25% APR) to Prime Rate + 11.00% (currently 18.25% APR), depending upon your creditworthiness. The rate may increase or decrease quarterly, but it will never exceed 25.00% APR.