



Credit Cards



For a thin piece of plastic, a Heritage Grove VISA® Credit Card can do some pretty amazing stuff. It gives you the power to make purchases without having to carry around cash or your checkbook. It can protect you from fraud when making online purchases. Best of all, you can use it anywhere in the world VISA® is accepted.

Our VISA® Credit Card offers:

- No annual fee
- Great Low Rates Depending on Credit Qualifications
- A 25-day grace period on purchases (excluding cash advances)
- No fee for balance transfers at the time of approval
- Access to our free Member Rewards Program (see [Member Rewards](#) and [Cash-Back](#) Program details)
- Text alerts (Enroll your Heritage Grove VISA® credit card at the [smsGuardian website](#) and receive text alerts when your card is used. Note: Only Heritage Grove VISA® Credit Cards can be enrolled on this site.)

Credit card APRs range from 11.65% to 18.00% APR. Rate is variable. Rates are current as of February 22, 2020 and subject to change. Cash advance fee is \$10 or 3%. Balance transfer fee to transfer a balance to Heritage Grove is 0% as of February 22, 2020.

VISA® Secured Credit Card

Credit card APRs range from 11.65% to 18.00% APR. Rate is variable. Rates are current as of February 22, 2020 and subject to change. Cash advance fee is \$10 or 3%. Balance transfer fee to transfer a balance to Heritage Grove is 0% as of February 22, 2020.

If you haven't established a credit score, or if your credit rating is a little bruised, we've got the perfect solution.

With our VISA® Secured Credit Card, you deposit money in your Heritage Grove Ownership Share (Savings) account. That money is then placed on hold while your VISA® Secured Credit Card account is open.

Use the credit card anywhere VISA® is accepted. By charging then making on-time payments every month, you establish a positive credit history and show the ability to repay in a timely manner.

Ready to get started?

You can apply online at OurGroveCU.com, call us at 503-588-0211 or you can stop by the branch. We look forward to assisting you.

[Apply Now](#)

Not a member yet?

If you or a family member* live, work, attend school or worship in Marion, Polk or Yamhill counties, or if you have a relative who is already a member, we'll be glad to sign you up so that you can enjoy the benefits of membership.

* Family member is defined as a parent, grandparent, sibling, spouse or child.



631 Winter Street NE, Salem, OR 97301 | 503.588.0211 | OURGROVECU.COM

Federally insured by NCUA | Equal Housing Lender | Equal Opportunity Lender

