

Now Available: NAR's Official, New REALTOR® Credit Card

I'm pleased to inform you that applications are now available for the new **REALTOR® Credit Card**, the official credit card of the NATIONAL ASSOCIATION OF REALTORS®. This unique card program was created through a partnership between NAR and REALTORS® Federal Credit Union, a Division of Northwest Federal Credit Union, to offer a new choice for credit for REALTORS®, Association staff and family members. The card will be offered through NAR's REALTOR Benefits® Program.

Available to existing and new Credit Union members, this card program includes customized real estate-themed designs, exclusive REALTOR® branding options and important features such as no annual fee, no balance transfer or cash advance fees, a comprehensive rewards program, and competitive interest rates that you have come to expect from your Credit Union.

Individuals are encouraged to apply for two cards with separate designs for each to track personal purchases and business expenses. State & Local REALTOR® Associations, Brokers, MLSs, and Business Account Holders have the option to apply for a business credit card that is not connected to a personal account or individual.

The REALTOR® Credit Card offers a selection of designs that represent members, both as real estate practitioners and advocates for homeownership, including options that appeal to both residential and commercial practitioners, association executives and management, as well as family members. This card program also offers the option to select a message to be imprinted beneath the cardholder's name (such as "REALTOR", "Commercial RE", "Association Executive", and "Home Ownership Matters").



More details about this exciting new offering are listed below. If you're ready to apply for business and personal credit, visit REALTORSfcu.org/REALTORCreditCard.

Should you have any questions about the REALTOR® Credit Card program or NAR's REALTOR Benefits® Program, please contact me (x8269) or a member of NAR's REALTOR Benefits® Team listed below.

Sincerely,
BOB G

NEW! NAR's Official REALTOR® Credit Card FACT SHEET

What: REALTORS® Federal Credit Union, a Division of Northwest Federal Credit Union, is the exclusive provider of personal consumer and business credit cards for NAR members, Association staff, and family members, under the REALTOR Benefits® Program.

Who: Individuals must reside in any one of the 50 United States or US Territories and must be a current or new account holder with the Credit Union to apply for the REALTOR® Credit Card. The following groups have access to joining the Credit Union and the many services and benefits it offers, including the REALTOR® Credit Card:



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A COMPETITIVE EDGE



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YOUR BUSINESS

- Members and employees of the NATIONAL ASSOCIATION OF REALTORS®;
- State and Local REALTOR® Associations/Boards and their employees;
- REALTOR®-owned Multiple Listing Services
- Institutes, Societies and Councils and their employees;
- REALTOR®-owned businesses;
- Family members/household members

A complete Eligibility List is available online at REALTORSfcu.org.

How:

Personal Consumer Cards: To apply for a personal consumer credit card, please complete the application at REALTORSfcu.org/REALTORCreditCard

NOTE: individuals may choose to apply for two cards with separate designs for each to track personal purchases and business expenses.

If you are not yet a Credit Union member, the membership application is a streamlined application process for both Credit Union membership and REALTOR® Credit Card application. For personal assistance, call 866-295-6038.

Business Credit Cards: For State & Local REALTOR® Associations, Brokers, MLSS, and Business Account Holders interested in applying for credit for business use, please call 866-295-6038.

Why: NAR selected REALTORS® Federal Credit Union to provide the official REALTOR® Credit Card based on their competitive and creative product offering and their unique ability to meet the needs of NAR Members. Current credit products and features include:

- *Personal Consumer and Business Credit Card Options:* Offering a competitive APR, no annual fee, no balance transfer fee and no cash advance fee. Members may apply for a personal consumer card for personal purchases and a personal consumer card for business expenses, with different card designs for each. Business (corporate) credit cards are also available through this program.
- *Customized Design:* REALTORS® have a variety of choices, including customized real estate-themed designs and REALTOR® branding options to display pride as either a residential or commercial practitioner. Additional design options that represent real estate and homeownership are available for family members and non-member association staff.
- *Imprinted message:* Options to include an imprinted tagline or title below the cardholder's name such as "REALTOR", "Commercial RE", "Association Mgmt", or "Home Ownership Matters".
- *Rewards Program:* Comprehensive rewards program that allows cardholders to earn reward points for purchases and redeem for cashback, travel, merchandise, event tickets, charity donations and more.
- *Annual Fee Waiver:* No annual fee for either the personal or business credit cards.
- *Additional product:* Secured credit cards are also available as part of this program to members looking for an option to rebuild credit. For specific information about this option, call 866-295-6038.

Specific product details, APR definitions, reward program details and application requirements are available at REALTORSfcu.org/REALTORCreditCard.



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We've narrowed down the details into a few key points for easy sharing.

Note: information is valid as of March 1, 2015 and approved for use through April 30, 2015. If interested in sharing this information past April 30, please contact NAR's Strategic Alliances Team at 800-NAR-5233.

Now Available! The Official REALTOR® Credit Card

REALTORS® Federal Credit Union, a Division of Northwest Federal Credit Union, now offers the official **REALTOR® Credit Card**. Available in partnership with NAR's REALTOR Benefits® Program, the program features personal consumer credit and business (corporate) credit card options with a competitive APR, no annual fee, no balance transfer fee and no cash advance fee.

The REALTOR® Credit Card also offers a full-featured rewards program that allows cardholders reward points that may be redeemed for purchases, travel, merchandise, cash back and more. Plus, members can choose cards with customized-themed designs, exclusive REALTOR® branding and the option to select a message to be imprinted beneath the cardholder's name such as "REALTOR", "Commercial RE", "Broker", and "Homeownership Matters."

Specific product details, APR definitions, reward program details and application requirements are available at REALTORSfcu.org/REALTORcreditcard.



The REALTOR Benefits® Program is the official member benefits program of the National Association of REALTORS®, connecting members with discounts and special offers on products and services just for REALTORS®. Current partner listing and offer details can be found at REALTOR.org/RealtorBenefits. Be sure to follow us on [Facebook](https://www.facebook.com/REALTORBenefits).



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