



FAQ

Affinity Visa Credit Card

Q: Why should I sign up for the GFWC Visa credit card?

By signing up for the GFWC Visa affinity credit card, you'll not only receive a first-rate credit card with one of the best member reward programs, but GFWC will automatically receive \$50 per new credit card activated **and used within 90 days of activation**. It's an incredibly easy way to support GFWC and its national efforts, and at no cost to you!

With no annual fee, a low APR, and a top-notch rewards program, we think you'll appreciate this great value. Additional enhanced features include roadside assistance, purchase security, warranty management, and auto rental collision and theft coverage. Plus, get points for balance transfers, billed interest, and online retailers.

Q: Is there an annual fee?

No, there is no annual fee.

Q: What is the annual percentage rate (APR) on the card?

There is a 0% introductory APR for the first six months. After the introductory period, the interest rate will be the Wall Street Prime rate + 9.74%.

Q: How Can I Apply?

A. To apply, visit www.CardPartner.com/pro/app/GFWC or contact **GFWC@GFWC.org** for a mail-in, paper application. Be sure to put 'Affinity Card Application' in the subject field of your email so we can expedite getting an application back to you.

Q: Can I apply over the phone?

Not at this time, unfortunately.

Q: When I apply for the card online, will my transaction be secure?

Yes. Your application will be transmitted to UMB through an encrypted security page.

Q: Does a percentage of my purchases go back to GFWC to help support national projects?

Yes, GFWC earns a small percentage on each purchase **plus \$50 for each new card that is used within 90 days of activation.**

Q: Is there a rewards program? How does it work?

Yes! Simply use your card for your everyday purchases and receive one point for every dollar spent. You can earn Bonus Rewards points of up to 15 points per dollar when shopping at the participating retailers listed on *Rewards.UMB.com* (You must be a cardholder to access the site). Your earned points will automatically be credited to your Rewards Points account which can be found on your monthly statement.

Q: What can I redeem with my points earned?

You can redeem your points for name-brand merchandise, gift cards, travel, event tickets, and activities. For more information about redemption options, please visit *Rewards.UMB.com*.

Q: Do my points expire?

Points expire after five years. For more information on program rules, please see the Rewards Program Rules disclosure that will accompany your card.

Q: How do I redeem my points?

Simply go to the online redemption site at *Rewards.UMB.com* to redeem your points.

Q: Who can I contact with additional questions about Bonus Rewards?

Please contact customer service at 800-821-4115.

Q: Who is UMB?

UMB is a multi-bank, multi-billion dollar holding company headquartered in Kansas City, Missouri. They were ranked by Smart Money as “the highest-scoring traditional bank among our favorites” and by Forbes as the number two “best” bank in the U.S. As a leading card issuer with nearly 40 years of credit card experience, UMB offers a wide range of consumer and commercial Visa and private label products. For more information, visit *www.UMB.com*.

Q: What is the picture on the credit card?

The credit card shows a picture of GFWC Headquarters, a national historic landmark building located in Washington, D.C.

Q: Can I customize my card with my own photo?

For the launch of the GFWC Affinity Visa credit card program, the picture of Headquarters will be the sole option available as we seek to establish brand awareness for GFWC and the affinity program.

DISCLAIMER: The GFWC Affinity Visa card is issued solely and independently by UMB Bank. GFWC is not responsible for anything associated or related to the card, including but not limited to the application process, terms of service, API, and rewards program, or changes made to any of the aforementioned services.