At MIT Federal Credit Union, we understand what you want in a credit card. That’s why we offer a variety of smart Visa® credit card options that meet the needs of each of your life stages.

• Low rates for purchases with no teaser rates
• Same low rate for cash advances and balance transfers
• No hidden fees
• Simple terms
• 25 day interest-free grace period for new purchases
• Automatic Payments and Online/Mobile account access
• Fraud Protection provided by a zero liability policy
• Verified by Visa online purchase security, which prevents unauthorized use of your credit card online

Platinum
8.99% APR*
up to $15,000

Onyx Smart Rewards
11.99% APR**
up to $25,000

MIT Alumni
11.99% APR**
up to $25,000

Credit Cards
Simple terms and options support a higher degree of banking.


*APR = Annual Percentage Rate. The Annual Percentage Rate is subject to change on the statement cycle date of each quarter (January, April, July & October) to reflect any change in the Index and will be determined by the Prime Rate ten (10) days prior to the first day of the first month of the new quarter found in The Wall Street Journal “Money Rates” table plus 5.74% - 11.74%. Any increase in the annual percentage rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the credit union will choose a new index which is based upon comparable information. The APR will never be greater than 18%. If your account is subject to a Foreign Transaction Fee (up to 2%) a fee may be charged to your account for transactions made outside of the United States in a foreign country.

**Variable Rate. APR = Annual Percentage Rate. The APR is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on ten (10) days prior to the first day of the month of the new quarter of each year as published in The Wall Street Journal “Money Rates” table to which we add a margin. The APR will never be greater than 18.00%. Any increase in the APR will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Federally insured by NCUA.