IBC Bank Platinum Edition® Visa® Card

LIMITED TIME OFFER | Apply by September 30th.

Our lowest intro rate on purchases and balance transfers

At IBC Bank we offer a variety of credit card options to fit your needs.
And for a limited time, apply for a Platinum Edition® Visa® card, issued by First Bankcard®,
to take advantage of an offer with an Ultra-Low Intro Rate on Purchases and Balance Transfers!

Offer valid online from July 06, 2020 through September 30, 2020,
and in branch from August 03, 2020 through September 30, 2020.

• No Annual Fee

• 0% introductory APR on PURCHASES for the first 6 billing cycles after the account is opened. After that, a variable APR based on the Prime Rate between 16.24% and 24.24% APR depending on your creditworthiness.

• 0% introductory APR on BALANCE TRANSFERS for the first 6 billing cycles after the account is opened. After that, a variable APR based on the Prime Rate between 16.24% and 24.24% APR depending on your creditworthiness.

• $25 statement credit when you make a purchase within the first 3 billing cycles after the account is opened.

• An introductory balance transfer fee of 4% for the first 6 billing cycles after the account is opened applies to this offer (minimum $10). After that, a balance transfer fee of 5% applies to each balance transfer that you make (minimum $10).

APPLY NOW

Q: If I request a balance transfer, will you process the entire amount that I requested?
A: We will do our best to accommodate your request. If you are approved, we may permit you to transfer balances from other eligible credit cards or accounts up to the amount of your credit limit we make available for balance transfers (which may be less than your total assigned credit limit). If the total amount(s) requested to be transferred exceed(s) the portion of your assigned credit limit for balance transfers, we may process part of your request or decline your request in our sole discretion.

Please see the Summary of Credit Terms for important information on rates, fees, costs, conditions and limitations. Minimum monthly payments required.

You must pay your entire statement balance (including all promotional purchase and balance transfer balances) by the due date each month to avoid being charged interest on new purchases from the date those purchases are made, unless your new purchases are subject to a 0% interest rate.

1 For additional information about Annual Percentage Rates (APRs), fees and other costs, see Summary of Credit Terms.

2 You will earn a $25 statement credit after the first purchase is posted to the Account within the first 3 billing cycles after the Account is opened. Please allow 6-8 weeks after you qualify for the statement credit to be applied to your credit card account.

Cards are issued by First Bankcard®, a division of First National Bank of Omaha, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association and used under license.