

# Horizon Visa® Credit Cards

ValleyStar Horizon Visa Credit Cards:  
Better Rewards, Better Rates. [Apply today!](#)  
Choose the card that best fits your lifestyle.

## ValleyStar Horizon Rewards Visa Card

Earn rewards points for every dollar you spend! Points are redeemable for merchandise, travel, gift cards, cash, and more.

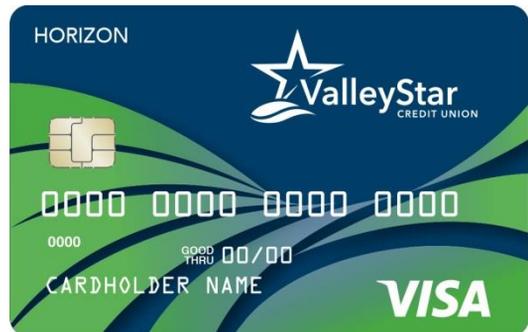


- Enjoy a robust uChoose Rewards® program: earn 1 point for every \$1 spent on qualifying transactions
- Rates as low as 11.75% APR\*
- Credit limit up to \$30,000
- No limits or points expiration
- No annual fee
- No cash advance fee
- No balance transfer fee
- Added security of EMV chip technology and Visa®

**[Introductory Offer: 5,000 Bonus Points on your first purchase transaction!\\*\\*](#)**

## ValleyStar Horizon Visa Card

Our low rate allows for more purchase flexibility and helps keep you in control of your finances.



- Enjoy a rate as low as 10.25% APR\*
- Credit limit up to \$30,000
- No annual fee
- No cash advance fee
- No balance transfer fee
- Added security of EMV chip technology and Visa®

\*Credit Card Agreement & Disclosures: Credit card approval depends on applicant's creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. APR (Annual Percentage Rate) is based on the applicant's creditworthiness and is subject to change. APR will vary with the market based on Prime Rate. Certain restrictions apply. See official credit card agreement and disclosure for complete details.  
\*\*Offer valid for qualifying Horizon Visa® applicants. To receive the 5,000 Bonus Points Introductory Offer, cardholders must register their card at [uchooserewards.com](http://uchooserewards.com) and make a purchase transaction (not a cash advance). 5,000 Rewards Points will then be added to their uChoose Rewards account within 30 days. If one account has two cards issued, the bonus points offer will apply to the account, not to each card on that account. Offer valid for a limited time only.