



Credit Cards

At GTE, we have four different credit card options¹ to help you optimize the benefits that fit your lifestyle. Because credit cards aren't one-size-fits-all.

Credit Cards



Heritage

Ideal for: The adventurous member who also loves to earn points. Someone who looks for exceptional benefits for a competitive annual fee.

- > 4x points on travel and dining
- > 2x points on EV charging, gas, groceries, and home improvement stores
- > 1x points on all other purchases
- > Waived international fees!

Go Premier

Ideal for: The member who also wants to earn great rewards with no annual fees.

- > 3X reward points for fuel, travel, and dining
- > 2X reward points for groceries and home improvements
- > 1X reward points for all other purchases
- > 10,000 points for spending \$3,000 in your first 3 months

Additional benefits

- > Travel assistance (Lost or damaged luggage benefits)
- > Trip cancellation/interruption insurance
- > Auto rental collision waiver

Go To

Ideal for: The member who needs a “go-to” card—an option that’s predictable and reliable for daily spending.

- > 1x reward points for all purchases!
- > No annual fee

Go Forward

Ideal for: The member who wants a fresh start. Use this card to build or rebuild your credit.

- > Fixed rate card (No annual fees!)
- > Zero liability for fraud
- > Available as a secured, unsecured, or student card

Top notch technology for accessing your card

GTE Mobile App

- > Add your card to your Apple Pay™, Google Pay™ (GPay), or Samsung Wallet™ with just a tap.
- > Replace your lost, stolen, or damaged card and start using it immediately. This is not a temporary card! The card created in the app will be identical to the physical one you receive later.
- > Enjoy Instantly Easy security with our One-Time Passcode feature! You can authenticate your login via text or email.
- > Add multiple cards
- > Turn your card on or off instantly
- > Manage transactions by location
- > Enable merchant controls

Apply today! gtefinancial.org/creditcards

1 All loans subject to approval.

APR = Annual Percentage Rate. APR based on your credit worthiness. Annual percentage rates, terms and conditions subject to change. Please review our Credit Card (Regulation Z) Disclosure for terms and conditions. See Go Points Terms and Conditions for complete reward information. Refer to the Mastercard Guide to Benefits for full details; terms and conditions subject to change. All loans are subject to approval.