Wings credit cards, inspired by members – created with care

Credit cards should fit seamlessly into your lifestyle, so we designed these with your feedback in mind. All our cards feature low rates and no annual fees. Whether you value rewards, convenience or simplicity, we have the perfect card for you.



Wings Simply™ Visa® Platinum Card



Wings Essential™ Visa® Platinum Card



Wings Cash Rewards™ Visa Signature® Card



Wings Lifestyle™ Visa Signature® Card

	Wings Simply™ Visa® Platinum Card	Wings Essential™ Visa® Platinum Card	Wings Cash Rewards™ Visa Signature® Card	Wings Lifestyle™ Visa Signature® Card
Base earn	NA	1.5% cash back[1]	1.5% cash back plus relationship bonus[1]	1 point per $1 spent[1]
Bonus earns	NA	NA	25% relationship bonus when you bank or borrow with Wings[1]	5x on cellphones, cable & streaming 4x on monthly utility bills 3x on dining and takeout 2x on gas & grocery bills 1x on all other eligible purchases[1]
Introductory bonus	NA	$150 bonus when you spend $1,000 within the first 90 days of account opening.[1]	$150 bonus when you spend $1,000 within the first 90 days of account opening.[1]	Earn 5,000 bonus points with your first transaction, plus an additional 10,000 points when you spend $1,000 within the first 90 days of account opening.[1]
Variable APR on purchases	10.74% - 21.74%[2]	13.74% - 26.74%[2]	12.74% - 25.74%[2]	12.74% - 25.74%[2]
Introductory balance transfer offer	0%, 12 months	0%, 9 months	0%, 9 months	0%, 9 months
Cash advance APR	29.99%[2]	29.99%[2]	29.99%[2]	29.99%[2]
Visa Zero Liability policy[3]	✓	✓	✓	✓
Extended warranty	✓	✓	✓	✓
Purchase protection	✓	✓	✓	✓
Roadside dispatch	✓	✓	✓	✓
Auto rental collision waiver	✓	✓	✓	✓
Travel and emergency assistance			✓	✓
Trip cancellation & delay			✓	✓
Travel accident insurance			✓	✓
Lost luggage			✓	✓
Baggage delay			✓	✓

To learn more, please see:

[1]Rewards Agreement, [2]Pricing and Terms. Rates effective 11/2/2026 and subject to change. [3]Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify Wings immediately of any unauthorized use. To learn more, please visit https://usa.visa.com/support/consumer/security.html.

Wings Credit Union