



PLATINUM REWARDS MASTERCARD CREDIT CARD TERMS AND CONDITIONS

EFFECTIVE MARCH 2017

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>0.00% Introductory APR for a period of twelve (12) billing cycles. After that, your APR will be 12.99% to 25.74%, based on your creditworthiness when you open your account.</p> <p>This APR will vary with the market based on the Prime Rate.¹</p>
APR for Balance Transfers	<p>0.00% Introductory APR for a period of twelve (12) billings cycles for balance transfers made within 90 days of opening your account.</p> <p>After that, your APR will be 12.99% to 25.74%, based on your creditworthiness when you open your account.</p> <p>This APR will vary with the market based on the Prime Rate.¹</p>
APR for Cash Advances	<p>22.99% to 30.49% based on your creditworthiness when you open your account.</p> <p>These APRs will vary with the market based on the Prime Rate.²</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$0.01</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>

Fees	
Annual Fees	None
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$10 or 3% of the amount of each transaction, whichever is greater.
<ul style="list-style-type: none"> • Cash Advances 	Either \$10 or 4% of the amount of each transaction, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transactions 	None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	\$7 or the amount of the required minimum payment, whichever is less, if you are five (5) or more days late in making a payment.
<ul style="list-style-type: none"> • Returned Payment 	\$25 or the amount of the required minimum payment, whichever is less.
<ul style="list-style-type: none"> • Over Limit Fee 	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Payment Allocation: Payments are allocated to posted balances. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

More Information about Penalty Fees

Penalty Fees: If your Total Minimum Payment Due is not received within 5 days of

your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

Prime Rate: Variable APRs are based on the 4% Prime Rate as of 3/17/2017.

¹ We add 8.99% to 21.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

² We add 18.99% to 26.49% to the Prime Rate to determine the Cash Advance APR.

APPLICATION CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize us to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by Federal law.

You have reviewed the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age. You authorize Financial Partners Credit Union, (hereinafter "us" or "our") to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee and Other Cost Information" and the Credit Card Agreement, as it may be amended; you also agree to pay all charges incurred under such terms. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available for Cash Advances. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. If additional information is required to process your application, we will make every attempt to contact you. You understand that if your application is approved with a credit line that is greater than or equal to \$5,000, you will receive a World MasterCard account; if your credit line is less than \$5,000, you will receive a MasterCard account. The benefits for MasterCard accounts differ from World MasterCard accounts

FPCU Credit Card Terms and Conditions

Online and Mobile Banking. To access Online or Mobile Banking, you must enroll in the service. Once enrolled, the same Online ID and pass code can be used to access both Online and Mobile Banking. View the Online Banking Service Agreement at www.FPCU.org for more information about both Mobile and Online Banking. Data connection required. Wireless carrier fees may apply. Enrollment not available through the Mobile App on all devices.

Alerts. Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. Mobile App alerts are not available on select devices.

\$0 Liability Guarantee. The \$0 Liability Guarantee covers fraudulent purchases and payments made by others using your account. To be covered, don't share personal or account information with anyone. Claims may only be filed by accountholder against posted and settled transactions subject to dollar limits and verification, including providing requested information supporting fraudulent use claim.

Text Banking. Financial Partners Credit Union does not charge for Text Banking. However, your mobile service provider may charge for sending and receiving text messages on your mobile phone. Check with your service provider for details on specific fees and charges that may apply.

BALANCE TRANSFERS

Allow at least 2-3 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur interest charges from the transaction date. If the total amount you requested exceeds your total credit line, we may send partial payment or not send any payment. If you revolve your balance to take advantage of a promotional or introductory offer, all transactions and balances, including purchases, will be charged interest. The Balance Transfer fee is 3% of the amount of the transaction, or \$10 whichever is greater. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by Financial Partners Credit Union.

REWARDS PROGRAM

We will mail you a [Partnership Rewards Agreement](#) containing additional rewards program terms once your account is established.

The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward. Please consult your tax advisor, as neither Financial Partners Credit Union, its affiliates, nor their employees provide tax advice

You may earn Points as long as your card account is open and current. If your card account is closed, you will not be able to earn Points and you will lose any accumulated Points. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn Points unless otherwise specified.

5,000 Points:

To qualify for the 5,000 Points, you must make purchases with your Financial Partner Rewards MasterCard that total \$1,000 or more within your first 3 months from account opening. Qualifying purchases can be made by the cardmember and any additional cardmembers on a single card account. Purchases to meet the spending requirement do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Additional cardmembers on your account are not eligible for this offer. To receive the 5,000 Points, your card account must be active, in good standing, and not in default at the time the points are credited to your card account. Limit one offer per card account.

Bonus Categories:

For each dollar charged on an eligible purchase in each billing period on your Financial Partners Platinum Rewards MasterCard, you earn one Point. You earn: 2 additional points (for a total of 3 points) for gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); 1 additional point (for a total of 2 points) for purchases at supermarkets and drug stores (Superstores and warehouse clubs that sell groceries and pharmaceuticals are not considered supermarkets and drug stores); 1 additional point (for a total of 2 points) for purchases at utilities (cell phone, cable TV, electricity, and water); and 1 additional point (for a total of 2 points) for purchases at health clubs

Merchant Funded points (ShopSpot). Cardmembers can earn additional bonus points from participating merchants when using their rewards card for purchases at participating ShopSpot merchants, both online and in-store. Bonus point earnings will vary based upon the merchant. Each merchant's bonus point earnings ratio is listed on the program's reward website.

By providing your email address when you register on the rewards website or complete your reward profile, you can agree to receive all future ShopSpot correspondence and notices electronically to that email address. Email is the primary method for contacting cardholders regarding their participation in the program. It is the cardholder's responsibility to update or change the email address on file. This can be done on the program's website.

New merchant offers are updated periodically. There is not a limit to the number of times a cardholder can earn bonus points for shopping at a ShopSpot merchant.

Qualified ShopSpot transactions usually will post to cardholder accounts within 7-10 days after the transaction is made. Bonus points will show as pending until they are issued to the cardholder, which may be frequently as daily or up to 45-90 days to process.

Eligible Purchases for Reward Points

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not earn additional points if the merchant's code is not eligible.

The information contained in these disclosures is updated regularly, but may have changed since the last update. Financial Partners Credit Union Privacy Notice is available at www.FPCU.org and accompanies the credit card.

This credit card program is issued and administered by Financial Partners Credit Union. Any account opened in response to this application shall be governed by the laws of the State of California. The rewards program is managed in part by independent third parties.



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