

Key Dates

**NOV. 20-24,
2017**

- FPCU Welcome Kit arrives in your mailbox.
- Kit includes:
- New Account information letter
 - FPCU ATM, Debit, and/or Credit Mastercards

NOV. 30, 2017

- RAFE Accounts will convert to FPCU.
- Last scheduled transfers will be sent.
- RAFE website will direct to FPCU website (www.FPCU.org) at close of business day.
- Online and voice banking will be offline at close of business day.
- Your RAFE credit card will no longer be active.

DEC. 1, 2017

- RAFE Members are now members of Financial Partners Credit Union.
- RAFE branch will reopen as FPCU branch.
- RAFE Members can enroll in free online and mobile banking.
- RAFE Members can enroll in and utilize free online Bill Payment.
- Voice banking will be accessible.
- RAFE Members can activate their FPCU debit and credit cards to access over 30,000 FREE CO-OP ATMS nationwide.
- FPCU will pay \$10 for every Bill Pay payment made through FPCU's eBanking before Jan.15, 2018 (up to \$100).

FEB. 1, 2018

New Credit Card account terms will be live.

Important Changes to your Credit Card Loan

Financial Partners Credit Union is committed to supporting our members' financial success with comprehensive products and services. We are excited to announce that your RAFE Credit Card is being converted to a Financial Partners Credit Union Mastercard®. We believe that this change will help us better serve you while continuing to offer well-rounded and competitive credit card choices backed by our personalized service.

Your new Financial Partners Credit Union Platinum Mastercard is included in this welcome kit. Your current RAFE credit card will continue to work through **November 30, 2017**. Your new FPCU card(s) will have a new look, a new account number, and a new expiration date. You can activate and start using your Mastercard on **December 1, 2017**.

The following is a summary of changes being made to your credit card account terms. These changes will amend all previous account disclosures and agreements related to this account. Please take a moment to review this information and keep this copy for your records.

The changes to your APRs as described below are due to a change in the processor of your credit card. The changes will impact the rates on your account as follows:

Transactions on or after February 1, 2018: As of February 1, 2018, any changes to Purchase and Cash Advance APRs described below will apply to these transactions.

Transactions made before February 1, 2018: Current APRs will continue to apply to these transactions.

REVISED TERMS, AS OF FEBRUARY 1, 2018

APR for Purchases and Balance Transfers	13.24% APR This APR will vary with the market based on the Prime Rate.
Cash Advances Rate APR	23.24% APR This APR will vary with the market based on the Prime Rate.
Penalty Rate APR	13.24% APR This APR will vary with the market based on the Prime Rate.

Important Changes to your Credit Card Loan

You have the right to reject the changes for the following fees unless you become more than 60 days late on your account. However, if you do reject these changes you will not be able to use your account for new transactions. You can reject the changes by calling us at **800.950.7328**.

The changes will impact other features on your account effective **February 1, 2018**, as follows:

REVISED TERMS, AS OF FEBRUARY 1, 2018	
Minimum Payment	Your minimum payment will be 3% of your total new balance or \$25, whichever is greater, plus the amount of any prior payments that have not been made, all outstanding unpaid fees and charges, and any amount you are over the credit limit by the date specified on the statement.
Cash Advance Fee	The greater of \$10.00 or 4% of the cash advance.
Balance Transfer Fee	The greater of \$10.00 or 3% of the cash advance.
Foreign Transfer Fee	None
Over the Credit Limit Fee	Lesser of \$25.00 or the amount exceeding the credit limit.
Late Payment Fee	Lesser of \$7.00 or required minimum payment amount.

Other changes to your account effective February 1, 2018 include the following changes. You may not reject these changes.

VARIABLE RATE INFORMATION

Variable rate features: The new interest rate applicable to your account will vary with the market based on the Prime Rate and may increase if the Prime Rate increases. The variable rate may adjust monthly beginning on **February 1, 2018**. The rate adjustment is based on the rate published in the Wall Street Journal on the first day of the month. An increase will take effect on the first statement cycle following the first day of the month. The maximum APR that may apply to your account is 34.99%. Based on the minimum payment calculation, an increase in the Prime Rate may result in additional payments on the account or an increase in your scheduled minimum periodic payment amount.

Your new interest rate for Purchases, Cash Advances, and Balance Transfers shall be the Prime Rate plus 8.99 percentage points (which is referred to as the "margin"). Your new APR for Purchases, Cash Advances, and Balance Transfers on or after **February 1, 2018**, is provided on the first page of this notice.

Important Changes to your Credit Card Loan

PAYMENT ADDRESS

Any payment sent on or after **February 1, 2018**, should be sent to:

Send consumer loan payments to:

Financial Partners Credit Union
ATTN: Loan Payment Center
P.O. Box 841943
Los Angeles, CA 90084

Send mortgage payments to:

Financial Partners Credit Union
P.O. Box 7168
Pasadena, CA 91109

ADDITIONAL FEES

Document Copy Fee: \$12.00

Replacement Card Rush Fee: \$30.00

Stop Payment on Convenience Check Fee: \$25.00

Returned Convenience Check Fee: \$25.00

NEW BILLING RIGHTS CORRESPONDENCE ADDRESS

Effective **February 1, 2018**: please send correspondence related to any billing rights issues to:

Financial Partners Credit Union
PO Box 7005
Downey, CA 90241

If you have questions on this notice, please contact us at **800.950.7328**.

YOUR BILLING RIGHTS

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

Financial Partners Credit Union
PO Box 7005
Downey, CA 90241

Important Changes to your Credit Card Loan

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

Important Changes to your Credit Card Loan

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Financial Partners Credit Union
PO Box 7005
Downey, CA 90241

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. **If you have any questions, please give us a call at 800.950.7328.**

Web & Electronic Services

On **November 16, 2017** RAFE members voted to join with Financial Partners Credit Union.

What does this mean for RAFE members?

In short, more convenience and many more services! Here are a few of the new features you'll be able to access:

- More than 5,600 additional branches (at other credit unions) on the CO-OP Shared Branch network
- Live Person Telephone Contact Center with extended hours, 24/7 automated phone system, and pay your loans over the phone
- Enhanced Online Banking, including Bill Pay, transfers between your accounts at other financial institutions, and transfers to other FPCU members
- Mobile Banking, including the ability to send money to almost anyone, and make deposits with your mobile phone

WEB & ELECTRONIC SERVICES KEY DATES

Nov. 30, 2017	Online Banking and Voice Banking will be offline starting at close of business until system conversion is complete on Tuesday morning (December 1, 2017).
December 2017	FPCU will pay \$10 for every Bill Pay payment made before January 15, 2018 (up to \$100).
December 1, 2017	Our partnership will begin.

Starting December 1st:

- Register for eBanking, Financial Partners' online banking system, using your new FPCU member number at www.FPCU.org
- Set up your payees in Bill Pay and schedule payments

Bill Pay is a quick and convenient way to pay your bills. Try this feature by setting up and schedule your payments in FPCU's Bill Pay, and we'll pay you \$10 (up to \$100) for every bill paid before **January 15, 2018.***

In the meantime, please review FAQ about the merger on the following pages. Find out more about Financial Partners Credit Union at www.FPCU.org.

* Financial Partners will pay \$10 per Bill Payment paid, up to a maximum of \$100. Bill Payments must be scheduled and paid prior to January 15, 2018.

Why did RAFE select FPCU as a merger partner?

Your Credit Union has always been focused on serving members in the best way possible. By partnering with Financial Partners, you will enjoy more competitive pricing, greater convenience and better access. Services like Online and Mobile Banking (with mobile deposit) and access to over 5,600 CO-OP Shared Branch locations will make it easier to access your account. You'll also save money with home loans, auto loans, personal loans, business loans, credit cards, and more.

When is the merger happening?

The merger with FPCU will be completed on **December 1, 2017**.

What will be different on the day of the merger?

Your electronic deposits and withdrawals will continue as they do today. You may continue using your RAFE checks, as they will remain active. Best of all, you will now have access to 20 FPCU branches, from South San Francisco to San Diego, including your branch in Riverside.

Will I get a new member number?

Yes, you will receive a new member number, but your old member number will continue to work for direct deposit and automated payments after the merger as well. You will have plenty of time to transition to the new member number. You'll receive a mailing later this month with more details about your new member number and accounts.

Will I need to change Direct Deposit or automated payments?

Not right away. Your direct deposit and automated payments will continue to work after the merger without interruption. You will be notified within 6 weeks of the merger and provided instructions regarding the required changes you will need to make to your direct deposits or automated payments. You will be provided plenty of time to make the necessary changes.

Will I receive new checks?

Your RAFE checks will continue to work after the merger, so you can keep using your current checks for now, without interruption. Within 6 weeks of the merger, you will be provided more information regarding replacement checks.

What about my debit and credit card?

Your RAFE debit and credit cards will continue to work until **December 1, 2017**. Your new cards are enclosed in the packet. Please activate your new FPCU card(s) on or after **December 1, 2017**. To activate your card and select your PIN, call 844.801.5834 and follow the prompts.

What if I did not receive my debit and credit card in the mailer?

If you did not receive your debit card in the mailer, you can get your card instantly issued at any of our branches.

How will I access my accounts after the merger?

- Full-Service website www.FPCU.org - Open accounts, apply for loans (including Home Loans), get a FREE Insurance quote or access your accounts through eBanking 24 hours a day, 7 days a week, from the comfort of your own computer.
- FPCU Mobile - It's like a credit union office on your smart phone. Download the free FPCU Mobile app for iOS or Android from your app store, and view balances, transfer payments, apply for loans or locate the ATM or branch closest to you using the phone's GPS. You can also deposit checks using your mobile phone.
- Call 800.950.7328 - Speak to Member Service Representatives Monday thru Friday, 7am to 6pm PT, and Saturday, 9am to 3pm. Let us assist you with opening accounts, applying for a loan, or by simply answering questions.
- Bank-by-Phone - To access your account using the automated phone system, give us a call at 800.950.7328 and we will assist you with enrollment.
- Surcharge-free ATM Access to over 30,000 CO-OP Network ATMs.
- Branch Convenience – Financial Partners has eighteen branches and offers over 5,600 branch locations, through the COOP Shared Branch Network. For the branch closest to you, visit www.FPCU.org.

How can I use eBanking?

Starting **December 1, 2017**, go to www.FPCU.org, click on the Register button, and complete the brief registration process using your **NEW** Financial Partners member number.

How can I make my loan payment?

There are several convenient ways to make your loan payment:

- Transfer payments from your FPCU accounts to your Loan:
 - Online within eBanking at www.FPCU.org
 - With your smart phone using FPCU Mobile. Download the free app from your device's app store.
 - Come into an FPCU branch or any one of 5,600 CO-OP Shared Branch locations.
 - Call for assistance: 800.950.7328
- Mail your payment to:

Send consumer loan payments to:

Financial Partners Credit Union
ATTN: Loan Payment Center
P.O. Box 841943
Los Angeles, CA 90084

Send mortgage payments to:

Financial Partners Credit Union
P.O. Box 7168
Pasadena, CA 91109