giving a Secondary Card to a minor person with no card expe-
rience, be sure to go over all of the materials that accompany
the Card. Secondary Cards will utilize the same balance as the
primary Card. The minimum amount of funds that may be
to be separately activated, and a separate PIN will need to be
requested for each Card. Secondary Cards will function under
the same terms and conditions as the primary Card. If you are
Responsible for all authorized transactions made with the Sec-
ondary Cards. Card balance and transaction information can be
viewed online, via Digital Banking, FPCU Mobile, or may be re-
quested by calling Member Services at 800.950.7328.

Your MASTERCARD Reloadable Card is issued by FPCU, pur-
suant to a license from MASTERCARD U.S.A., Inc., and may
be used for purchases at most merchants where MASTERCARD
is accepted. Your Card allows you to access your funds at
ATMs that display the MASTERCARD brand, and merchants who
accept MASTERCARD as payment. The Card may be used as
processed as a Credit or Debit transaction. When paying as a
Credit transaction, you may be prompted to sign a sales receipt.
When, or otherwise as permitted by law. You may not
be accessed via Digital Banking, FPCU Mobile, or may be re-
quested by calling Member Services at 800.950.7328.

The purchase amount is limited to the lesser of $1,000 in total
or the available balance remaining on your Card. The monthly fee of $4 is waived
with a deposit of at least $100 to the card or 10 or more pur-
chases per statement period. The fee will be assessed if you

Forfeiture of a Lost or Stolen Card
If you believe the Card has been lost or stolen, or that someone
has accessed or may access money from the Card without your
permission, contact FPCU immediately at 800.950.7328 or
Financial Partners Credit Union Card Services, 7800 E. Impe-
rial Highway, Downey, CA 90242, or visit a local FPCU branch.
You will not be liable for loss or value on the Card if you satisfy the following conditions:
• You immediately call, write, or otherwise contact us to inform us of the loss or theft;
• You have signed the Card on its reverse side in permanen
ter, and once we receive your instruction, we will act
in accordance with our procedures for that FPCU

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write your PIN on the Card and never carry a record of your PIN on your person. If you permit someone else to use your Card and you give that person your PIN, we will treat this as if you have authorized this person to use your Card at their discretion for that transaction and any future transactions. You will be responsible for any transactions initiated by such person. The PIN Protection policy will apply to any of the primary or additional Cards issued by FPCU.

Your MASTERCARD Reloadable Card will only allow three (3) incorrect PIN tries in one day before the security system will lock you out, preventing access to any funds. The Card will remain locked for a 24-hour period. You may change your PIN after activation by calling 844.801.5834.

Transaction Activity
An account statement, which includes your balance and details the use of your Card, is available to the primary cardholder online via Digital Banking at www.fpcu.org. Your account statement is available to you 24 hours a day, 7 days a week. Your FPCU account number and some of the information requested when you ordered the Card are required for authentication.

Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers Telephone us at (800) 950.7328, Write us at Financial Partners Credit Union Card Services, 7800 E. Imperial Highway, Downey, CA 90242 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we decide to do this, we will credit your account within 10 business days for the amount of the suspected error. We will inform you of our decision in writing on an item-by-item statement and send the requested information within 10 business days. If you orally tell us about an error and then send a complaint or question in writing, we must mail you the requested information within 10 days after we receive your complaint or question in writing.

Unclaimed Funds
The balance on an expired Card may become unclaimed funds after the period of time that elapses when the Card is no longer in use. If your account has a balance on an expired Card, and you do not advise us of the Card’s expiration date within one year after we mail you a statement showing the expiration date, the balance may become unclaimed funds. The balance on an expired Card may become unclaimed funds later than 60 days after we sent the FIRST statement on which the problem or error appeared.

Where it is necessary for completing the transaction;
To verify the existence and condition of your Card for a third party;
To comply with government agency or court orders;
If you give us your consent;
As otherwise required by law
A full copy of our Privacy Policy is available at www.fpcu.org. The Privacy Policy can also be requested by calling FPCU’s Member Services at 800.950.7328, or by making a request in writing to Financial Partners Credit Union Card Services, 7800 E. Imperial Highway, Downey, CA 90242, or by visiting a local FPCU branch.

Closure, Expiration, or Revocation of Card
Your Card may be unloaded at an ATM using a PIN, and may be closed by contacting Member Services at 800.950.7328, visiting your local FPCU branch, or by mailing a request in writing to Financial Partners Credit Union Card Services, 7800 E. Imperial Highway, Downey, CA 90242.

Your Card is valid through the last day of the month of the expiration date displayed on your Card. A renewal Card will automatically be mailed to the last known address thirty (30) days prior to the expiration date printed on the front of your Card. The Card will be valid for 24 months. You must call Cardholder Services at 844.801.5834 to activate your renewal Card when it is received.

The Card is the property of FPCU and we may revoke the Card at any time without cause or notice. You agree to surrender a revoked Card promptly upon demand. Upon revocation, any stored value remaining on the Card will be refunded to you less any applicable fees.

Unclaimed Funds
The balance on an expired Card may become unclaimed funds escheatable to the State of California if, as shown by our records, you have not, within the statutory period, caused any activity with regard to the Card, corresponded with us concerning the Card, or otherwise indicated an interest in the Card.

Zero Liability
MASTERCARD’s Zero Liability Policy means 100 percent protection for you. MASTERCARD’s enhanced policy guarantees maximum protection against fraud. You now have complete liability protection for all of your Card transactions that take place on the MASTERCARD system. Should someone steal your Card number while you are shopping, online or off, you pay nothing for this fraudulent activity. If you notice fraudulent activity on your Card, promptly contact FPCU to report it. You can find out more about MASTERCARD’s Zero Liability Policy on their Website at www.mastercard.us/en-us/personal/get-support/zero-liability-terms-conditions.html.

Governing Law
Financial Partners Credit Union is located in California and your Card is issued from California irrespective of your residency on the jurisdictions in which you use the Card. This Agreement is entered into with you in the State of California and shall be governed, construed, and enforced in all respects and all causes of action relating to terms or conditions of Card usage, or terms and conditions of this Agreement according to the laws of California, without regard to its internal conflicts of law principles.