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**APPLICATION AND
SOLICITATION
DISCLOSURE**



**PLATINUM MASTERCARD/PLATINUM REWARDS MASTERCARD
SECURED MASTERCARD/FIRST STEP MASTERCARD**

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Platinum Mastercard

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Platinum Rewards Mastercard

Introductory APR, for qualifying members, for a period of 12 billing cycles.

After that, or if you do not qualify for the Introductory APR, your APR will be **to** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Secured Mastercard

This APR will vary with the market based on the Prime Rate.

First Step Mastercard

This APR will vary with the market based on the Prime Rate.

<p>APR for Balance Transfers</p>	<p>Platinum Mastercard Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Mastercard Introductory APR, for qualifying members, for a period of 12 billing cycles.</p> <p>After that, or if you do not qualify for the Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>First Step Mastercard</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>Platinum Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Mastercard to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Secured Mastercard</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>First Step Mastercard</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>How to Avoid Paying Interest on Purchases</p>	<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>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<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>
<p>Fees</p>	
<p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Platinum Mastercard - Foreign Transaction Fee - Platinum Rewards Mastercard - Foreign Transaction Fee - Secured Mastercard, First Step Mastercard 	<p>\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater</p> <p>\$10.00 or 4.00% of the amount of each cash advance, whichever is greater</p> <p>3.00% of each transaction in U.S. dollars</p> <p>None</p> <p>1.00% of each transaction in U.S. dollars</p>

Penalty Fees	
- Late Payment Fee	Up to \$7.00
- Over-the-Credit Limit Fee	Up to \$25.00
- Returned Payment Fee	Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Platinum Mastercard, Platinum Rewards Mastercard:

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on Financial Partners Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Secured Mastercard is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee:

\$7.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 4.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

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