

# Fall Into Savings & Rewards – Your Member Perks Are Here!

Take advantage of special offers designed to help you save more, earn more, and enjoy the season with confidence.



## All These Products Earn You Reward Points



### FREE CHECKING

A fresh start for your everyday banking.

- ✓ No monthly fee and no minimum balance
- ✓ Get paid up to 2 days early
- ✓ Free cell phone coverage



### PLATINUM REWARDS CREDIT CARD

Flexible financing for your fall projects and goals.

- ✓ 0% APR for 12 months
- ✓ Earn Reward Points on everyday purchases
- ✓ No annual fee and no foreign transaction fee
- ✓ 5,000 Bonus Reward Points



### HOME EQUITY LINE OF CREDIT

Smart spending that gives back all year long.

- ✓ 4.99% APR for 6 months
- ✓ Consolidate high-rate debt
- ✓ Finance big projects
- ✓ Borrow up to \$500,000



### AUTO LOANS

Low rates to keep you moving forward this season.

- ✓ Low auto loan rates
- ✓ No payments for 90 days
- ✓ Fast funding
- ✓ Refinance options available

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Join today: [fpcu.org/gina](https://fpcu.org/gina)



APR = Annual Percentage Rate. For all offers: Conditions, fees, restrictions, and terms may apply. Rates and terms as of 10.20.2025 and are subject to change without notice. Free Checking: Minimum opening deposit of \$25. Direct deposit required to get paid 2 days early. Free cell phone insurance: when you pay your monthly cell phone bill with your Financial Partners debit card. Auto Loan 90 days no payments: Requires a minimum credit score of 630. Interest will continue to accrue during the 90-day deferment period. Platinum Rewards Credit Card: 0.00% APR valid on purchases and balance transfers for qualifying members. Promotional rates apply to the first twelve (12) billing periods on new credit card accounts; balance transfers must be completed within 90 days of card account opening. After promotion, Regular APR of 16.24% to 30.99% will apply. "Regular" rate after intro rate is variable. Subject to credit approval. A balance transfer fee of 3% or \$10 (whichever is greater) applies. Balance transfers are not available for current Financial Partners credit card or loan balances. Rates are subject to change without notice. See reverse side for full terms and conditions. 5,000 Bonus APEX Points: Applies to new Platinum Rewards accounts that have net purchases of \$1,000 (excluding cash and cash-like transactions) within the first 90 days of opening the account. Home Equity Line of Credit: A Home Equity Line of Credit is secured by your home. Fixed Intro Rate as low as 4.99% APR valid for 6 months; after which will change to the regular rate (currently as low as 7.25% to a maximum APR of 18.00%). "Regular" rate after intro rate is variable. Loan subject to borrower and property qualifications, not all applicants may be approved. Based on owner-occupied, California primary residences or second home only. Homeowner's Insurance is required. Not all borrowers will qualify for these rates. Financial Partners Credit Union membership required. © 2025 Financial Partners Credit Union. All rights reserved.



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Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After the Introductory period, the APR is <b>16.24%</b> to <b>30.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR, for qualifying members, for a period of 12 billing cycles. After that or if you do not qualify for the Introductory APR, the APR is <b>16.24%</b> to <b>30.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>26.24%</b> to <b>31.74%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips From the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Transaction Fees	
<b>Balance Transfer Fee</b>	<b>\$10.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater
<b>Cash Advance Fee</b>	<b>\$10.00</b> or <b>4.00%</b> of the amount of each cash transfer, whichever is greater
<b>Foreign Transaction Fee – Platinum Rewards</b>	None
Penalty Fees	
<b>Late Payment Fee</b>	Up to <b>\$7.00</b>
<b>Over-the-Credit Limit Fee</b>	Up to <b>\$25.00</b>
<b>Returned Payment Fee</b>	Up to <b>\$25.00</b>

#### How We Will Calculate Your Balance:

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

#### Promotional Period for Introductory APR:

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: 10.20.2025. This information may have changed after that date. To find out what may have changed, contact the Credit Union.