



MEMBERSHIP PERKS



FREE CHECKING



- No monthly service fee
- Get paid up to 2 days early
- Earn Reward Points on purchases

AUTO LOANS



- Rates as low as **5.89% APR**
- Flexible Terms
- No payments for 90 days
- Earn Rewards Points

CREDIT CARD



- **0% APR** for 12 months
- Earn 5,000 APEX Points when you open a Platinum Rewards Credit Card
- No annual fees, no foreign transaction fees

HOME EQUITY LINE OF CREDIT



- **5.99% APR** for 6 months
- Earn Reward Points
- Finance large projects or consolidate high-rate debt

Earn APEX Points!

Redeem APEX Points for awesome rewards like cash, gift cards, travel, and more! Plus use your APEX Points at Checkout! Redeem at participating merchants.

START YOUR BETTER FUTURE TODAY, BANK SMARTER WITH FINANCIAL PARTNERS

CONVENIENT SERVICES & LOCATIONS Visit [FPCU.org/locations](https://fpcu.org/locations) to find:

- 30,000+ Surcharge-Free ATMs
- 5,600+ Shared Branches
- [FPCU.org/mobile-payments](https://fpcu.org/mobile-payments)



24/7 ACCOUNT ACCESS

- Mobile Banking with Mobile Deposit
- Online Banking with Bill Pay
- Bank-By-Phone Call 800.950.7328
- Apply for Any Loan 24/7 at [FPCU.org](https://fpcu.org)

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Director of Business Development

Join today visit fpcu.org/SRG

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APR = Annual Percentage Rate. **Free Checking:** Minimum opening deposit of \$25. Direct deposit required to get paid 2 days early. **Auto Loan:** New Auto Payment sample: A \$15,000 auto loan with a 48-month term, at 5.89% APR, results in 48 monthly payments of \$351.55. Rate quoted includes a 0.50% discount for loan-to-value of <=90% (excluding warranty & GAP). Direct purchases or refinances only. Rates shown are for highly qualified borrowers; the rate received may be different based on credit history. Loans are subject to borrower qualification; not all applicants will be approved. **90 days no payments:** Requires a minimum credit score of 630. Interest will continue to accrue during the 90-day deferment period. Rates are subject to change without notice. Conditions, fees, restrictions, and terms may apply. **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 17.49% – 32.24% 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. Conditions, restrictions, and terms may apply. See reverse side for full terms and conditions. **5,000 Bonus APEX Points:** Applies to new Platinum Rewards Mastercard 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 5.99% APR valid for 6 months; after which will change to the regular rate (currently as low as 8.50% 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. Rates and terms as of 06.03.2024 and are subject to change without notice. Not all borrowers will qualify for these rates. Conditions, restrictions, and terms may apply. **APEX Reward Points:** Earn 2,500 APEX Points on a purchase or refinance of a direct auto loan. Loans from 3rd parties are excluded. Refinance of existing Financial Partners Credit Union auto loan is excluded. **HELOC:** Earn one point for every one (1) dollar advanced in the first 90 days after loan opening, up to 2,500 APEX Points maximum per loan. Financial Partners Credit Union membership required. © 2024 Financial Partners Credit Union. All rights reserved.



Federally Insured by NCUA

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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR, for qualifying members, for a period of 12 billing cycles. After the Introductory period, the APR is 17.49% to 32.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% 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 17.49% to 32.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.49% to 34.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips From the Consumer Financial Protection Bureau	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 .
Transaction Fees	
Balance Transfer Fee	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater
Cash Advance Fee	\$10.00 or 4.00% of the amount of each cash transfer, whichever is greater
Foreign Transaction Fee - Platinum Rewards Mastercard	None
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:

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: 06.03.2024. This information may have changed after that date. To find out what may have changed, contact the Credit Union.