



Student Platinum Rewards Mastercard® Account Opening Table and Disclosures

This Account Opening Table and Disclosures (“Account Opening Table”) is incorporated into and becomes part of your USC Mastercard® Credit Card Agreement & Federal Truth-In-Lending Disclosure Statement (“Agreement and Disclosure Statement”). Please keep this Account Opening Table attached to your Agreement and Disclosure Statement.

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) - for Purchases	0.00%	Introductory APR for purchases made within the first 180 days that your account is open. All purchases, net of returns, qualify for the introductory APR. The introductory APR will remain in effect for the first 6 billing cycles. After that, your APR will be 13.90% to 18.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.90% to 18.00%	This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	13.90% to 18.00%	This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	15.90% to 20.00%	This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment in two consecutive billing cycles. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is 27 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. We will begin charging interest on cash advances and balance transfers (unless the balance transfer is subject to the introductory APR noted above) on the transaction date.	
For Credit Card Tips from the Federal	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	

Reserve Board	http://www.consumerfinance.gov/learnmore/
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Fees

Annual Fee	None
Transaction Fees	
• Balance Transfer	None.
• Cash Advance	2.00% of the amount of the Cash Advance, but not less than \$10.00 nor greater than \$50.00 per Cash Advance.
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$10.00
• Returned Payment	Up to \$26.00

How We Will Calculate Your Balance: We use a method called “Average Daily Balance” (including Current Transactions). See your Agreement and Disclosure Statement for details.

Limitations on Introductory APR: The introductory APR is not available to current cardholders of any USC Credit Union credit card or previous cardholders of any USC Credit Union credit card who received a new card introductory APR within the last 48 months. If you are an existing USC Credit Union credit cardholder and would like this introductory offer, please call the number on the back of your card to see if you are eligible. You will not receive the introductory APR if you change card products.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

Statement Credits for On-Time Payments: Earn up to \$225 in statement credits after making your monthly payments on time. Credits are applied in three installments:

1. \$100 after the first 3 consecutive months of on-time payments,
2. \$75 after the first 6 consecutive months of on-time payments, and
3. \$50 after the first 12 consecutive months of on-time payments.

To qualify, you must:

1. Make your first transaction within 90 days of account opening,
2. Make the required consecutive on-time payments, and
3. Complete a minimum of 10 transactions per month (excluding payments).

If any payment is more than 10 days late, or if the monthly transaction requirement is not met, the account is disqualified for statement credits from that period forward. Account must remain open and in good standing to receive credits.

Terms And Conditions

In signing and returning this application to USC Credit Union (herein referred to as “Credit Union”), you certify that you have read the terms and conditions and the information you have provided is true and correct to the best of your knowledge. You certify that you are at least 18 years of age or older as required to satisfy the minimum legal contracting age of your state and you are a United States citizen or a permanent resident alien of the United States. You also authorize Credit Union to review your credit and employment history and any other information the Credit Union may receive in order to process your application. You understand that the credit line on this account will be determined after a review of your application by Credit Union and will be based on various factors, including income. The minimum approved credit line is \$500. Credit Union maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if you do not meet Credit Union’s standards for creditworthiness; b) your name and/or mailing address have been altered; or c) based upon your income reported on this application and/or other factors, the Credit Union is unable to establish that you have the ability to repay the account assuming full utilization of the approved credit limit. You understand you have the right to review your credit history by contacting the credit reporting agencies. The Credit Union may change the APRs, fees, and other terms of your account at any time in accordance with applicable law and the Account Agreement, which the Credit Union will send you when your account is opened. Factors the Credit Union may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on accounts with Credit Union and other creditors. To the extent allowed by law, the new terms will affect all

outstanding balances. The terms of this offer may not be applied to existing Credit Union accounts. This offer is nontransferable and is void to residents of GU, PR, VI, and all other U.S. dependent areas. **By requesting a Balance Transfer**, you authorize the Credit Union to pay the listed account(s) by utilizing your USC Credit Union Mastercard® credit card account. You understand that you are applying for a transfer amount up to the total amount listed on your Balance Transfer request. Balance transfers are processed in the order listed and for the amount requested, or up to your available credit line. Your interest will accrue at the standard rate for balance transfers (**13.90%-18.00%** based on your creditworthiness). The Credit Union will not be responsible for any charges, fees, or transactions billed to you by the accounts listed on the balance transfer form. USC Credit Union is not responsible for satisfying any obligation you may have regarding a payment due to the below creditor(s) by a specific date. You will continue to make payments until the balance transfer is complete. You understand that Credit Union will advise you if it is unable to process your transfer request for any reason. **You may not transfer balances to pay any existing USC Credit Union account.** You agree to abide by the complete terms and conditions of this account that will accompany your card when delivered.

Student Platinum Rewards Program is offered to certain cardholders at the sole discretion of USC Credit Union. Program may be revised or terminated at any time without notice.

1. Every dollar in qualifying purchases, net of returns, that the cardholder ("Participant") charges to their credit card account that is eligible for this Rewards Program ("Program") earns Participant one Point ("Point") as provided for in the Program Rules & Conditions.
2. Participant shall earn double reward Points, net of returns, for qualifying gas and grocery purchases (up to an annual combined total purchases amount of \$5,000) when such purchases are made using their eligible credit card. For gas and grocery purchases exceeding the annual \$5,000 cap, such purchases shall accrue a single Point for each qualifying purchase, net of returns.
3. No points are earned for finance charges, fees, cash advances, balance transfers, convenience checks, foreign transaction currency charges, or insurance charges posted to Participant's account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program or the Sponsor credit union. Any questions as to what constitutes an eligible charge shall be resolved by the Program or the Sponsor credit union, in its/their sole and absolute discretion. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned a-er being posted to their next monthly card statement.
4. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, four (4) years after the date of issuance.