

# USC Credit Union Rewards Credit Card Disclosure Information:

Please retain for your records.

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Promotional Purchases	<b>0.00%</b> intro APR for purchases made within the first 6 months that your account is open. All purchases, net of returns, qualify for the promotional APR. The promotional rate will remain in effect for the first 15 billing cycles, thereafter, the standard rate for purchases applies.
Annual Percentage Rate (APR) for Purchases	<b>11.65% to 18.65%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Promotional Balance Transfers	<b>0.00% intro APR</b> for balance transfers for the first 6 months that your account is open. Except for existing USC Credit Union loans, all balance transfers qualify for the promotional APR. The promotional rate will remain in effect for the first 15 billing cycles, thereafter the standard rate for balance transfers applies.
APR for Balance Transfers	<b>11.65% to 18.65%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>11.65% to 18.65%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>13.65% to 20.65%</b> based on your creditworthiness. 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. <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Minimum Interest Charge	The minimum interest charge is \$0.50.
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.
For Credit Card Tips from the Federal Reserve Board	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>

FEES	
Annual Fee	None.
Transaction Fees	-2% of the total amount transferred per transaction or \$10, whichever is greater. -No fee for balance transfers following the end of the qualification period. -2% of the amount of the Cash Advance, but not less than \$10 nor greater than \$50 per Cash Advance.
Penalty Fees	-Up to \$10 if the Minimum Payment Due is not paid within 10 days of the Payment Due Date. -Up to \$24
-Promotional Balance Transfers	
-Balance Transfer	
-Cash Advances	
-Late Payment	
-Returned	

**How We Will Calculate Your Balance** We use a method called "Average Daily Balance (including Current Transactions)." The information about the costs of the card described in this application is accurate as of February 1, 2018. This information may have changed after that date. To find out what may have changed, call us at 877-670-5860.

## 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 0% APR promotional rate will be in effect for the first 15 billing cycles. After that, your interest will accrue at the standard rate for balance transfers (11.65% - 18.65% 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.

**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.

- 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.
- 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.
- 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 after being posted to their next monthly card statement.
- Points will expire four (4) years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (i.e., points earned in calendar year one will expire on the last business day of calendar year five).