hen we add all the daily balances of purchases for the billing cycle payments and/or credits. T his gives us the daily balance of purchases. entire new balance on the billing statement by the payment due date of additional f inance charge on the balance of purchases, you must pay the you paid the entire new balance on the previous cycle's billing statement 4. FINANCE CHARGES co-applicant account, Section 16 also applies to your account. cash advances) made to your account by you or anyone you authorize to purchases from merchants and others who accept Visa cards. However, 2. USING YOUR CARD union has the right to reduce your credit limit, refuse to make an advance you will have outstanding on your account at any time. If you are over (purchases, cash advances, f inance charges, plus "other charges") which this agreement.

Write to us within 10 days. If you receive our explanation but still believe your bill is wrong, you must

to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct. Your Rights If You Are Dissatisfied With Your Credit Card Purchases If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

First Financial Credit Union
P.O. Box 90
West Covina, CA 91793
mycus@fcu.org

We investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

NOTICE OF NEGATIVE INFORMATION — Federal law requires us to provide the following notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

SPECIAL RULES FOR CALIFORNIA RESIDENTS If you are a California resident, our right to recover any credit extended through the use of your credit card in making purchases from a retailer is subject to good faith defenses which you have properly asserted as a buyer under California law against the retailer from whom the card holder made the purchases if: (a) the purchase price of the item as to which a defense is asserted exceeds $50.00; (b) the purchase was made within the State of California; (c) you have made a written demand upon the retailer with respect to the purchase and attempted in good faith to obtain reasonable satisfaction from the retailer, and (d) you give us written notice specifying the retailer, the date of purchase, the purchase price, the goods or services purchased, the nature of your defense with respect to the transaction, as well as the action which you have taken in attempting to obtain satisfaction from the retailer.

NOTICE TO CREDIT CARD APPLICANTS UNDER 21 — If you are under 21 years old, you will need to show that you are able to make payments, or you will need a cosigner (parent or guardian who assumes joint liability) in order to open a credit card account.

How We Will Calculate Your Balance: We use a method called ‘average daily balance’ (including new purchases)*.

Annual Percentage Rate (APR) for Purchases
9.90% to 21.90%
Based on your creditworthiness.

APR for Balance Transfers
9.90% to 21.90%
Based on your creditworthiness.

APR for Cash Advances
9.90% to 21.90%
Based on your creditworthiness.

Penalty APR
When it Applies
N/A

Paying Interest
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. We will charge interest on cash advances and balance transfers on the transaction date.

Minimum Interest Charge
If you are charged interest, the charge will be at least $1.00.

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

First Financial Credit Union
P.O. Box 90
West Covina, CA 91793
(800) 537-8491

VISA CREDIT CARD AGREEMENT

Effective July 15, 2013

Terms and Conditions

*All laws are subject to credit approval and all First Financial policies and procedures. Terms and conditions subject to change. First Financial is an equal opportunity lender. Federally insured by NCUA. The rate you receive depends on your credit history. Other terms and conditions may apply. For complete information, please refer to the Platinum Visa Credit Card Agreement. 07/13
together and divide the total by the number of days in the billing cycle. 

When we add all the daily balances of purchases for the billing cycle, divide the total by the number of days in the billing cycle. This gives us the daily balance of purchases. Then, we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of cash advances. To get the average daily balance of cash advances, we take the beginning outstanding balance of cash advances each day, add in any new cash advances, and subtract any payments or/and credits that we apply to the cash advance balance. This gives us the daily balance of cash advances. Then, we add all the daily balances of cash advances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of cash advances. When you get the cash advance or from the first day of the billing cycle, you may be liable for the unwatered up credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss. You may be liable for the unauthorized purchases made with your credit card, unless you are guilty of negligence in the handling of your card. In any case, your liability, will not exceed $50.00.

If we received your letter. We will also tell you if we have already corrected the error. You are also responsible for all transactions made to your account after termination, unless the transactions were unauthorized. You must notify us in writing of the propost of the card before you can recover and surrender to the credit union all cards under this agreement. If you are liable for the unauthorized purchases made with your credit card, unless you are guilty of negligence in the handling of your card. In any case, your liability, will not exceed $50.00.

We must tell you the name of anyone telling us that you still refuse to pay. While we investigate whether or not there has been an error:

To use this right, all of the following must be true:

1. Within 30 days of receiving your letter, we must tell you that

2. WEBSITE — The credit union can delay enforcing any of its rights any number of times without losing them.

9. LIABILITY FOR UNAUTHORIZED USE/LOST/STOLEN CARD

You agree to pay all costs of collecting the amounts you owe under this agreement, including court costs and reasonable attorney’s fees.

6. PAYMENTS — Each month you must pay at least the minimum payment shown on your statement by the date specified on the statement or the due date on the statement. If you pay the minimum payment, whichever is later. If your statement says the payment is “Due Now,” your payment is due no later than twenty-five (25) days from the statement closing date. You must pay every minimum payment made on your account. If you make extra or larger payments, you are still required to make at least the minimum payment each month. If you do not pay the minimum payment due the previous billing cycle, the minimum payment is 3% of your total account balance, or $10.00, whichever is greater, plus the amount of any prior minimum payments that you have not paid on time over your credit limit. The credit union also has the right to demand immediate payment of any amount by which you have over your credit limit.

7. PAYMENT ALLOCATION — Subject to applicable law, your payments may be applied to what you owe the credit union in any manner the credit union chooses.

8. DEFAULT — You will be in default if you fail to make any minimum payment or other required payment by the date that it is due. You will be in default if you break any promise you make under this agreement. You will be in default if you exceed your credit limit and/or if credit union reasonably believes that is, unable to pay your obligations when they become due. You will be in default if you make any false or misleading statements in any credit application or credit update. You will also be in default if something happens that the credit union believes substantially reduces your ability to pay the balance due. You will also be in default if you have the right to demand immediate payment of your full account balance without giving you notice. If immediate payment is demanded, you agree to commence paying finance charges at the periodic rate charged for the default, until what you owe has been paid, and any shares that were given as security for your account may be applied towards what you owe.

9. LIABILITY FOR UNAUTHORIZED USE/LOST/STOLEN CARD

The credit union can delay enforcing any of its rights any number of times without losing them.

10. CHANGING OR TERMINATING YOUR ACCOUNT

The credit union may change the terms of this agreement from time to time. Notice of any change will be in accordance with applicable law. You agree that the amount of interest you pay on unpaid balances (purchases, cash advances, finance charges, plus “other charges”) which you will have outstanding on your account at any time. If you are over your credit limit, you must pay the amount you owe over before payments begin to restore your credit limit. You may request an increase in your credit limit only by a method acceptable to the credit union. The credit union has the right to reduce your credit limit, refuse to make an advance and/or terminate your account at any time for any reason not prohibited by law.

2. USING YOUR CARD

You understand that the credit union will disclose to third parties and/or affiliated organizations information about you and your account that is necessary to provide you with the credit union’s products and services. You agree to provide the following notice to members before any “negative information” be reflected in your credit report.

NOTICE OF NEGATIVE INFORMATION

20. FINAL EXPRESSION

This agreement is the final expression of the terms and conditions of this Visa line of credit between you and the credit union. This written agreement may not be contradicted by any prior oral or written agreement, application and retain it for your records.

10. CHANGING OR TERMINATING YOUR ACCOUNT

The credit union can delay enforcing any of its rights any number of times without losing them.

11. CREDIT REVIEW AND RELEASE OF INFORMATION — The credit union will review any of your account or the account and the termination will be effective as to all of you.

12. RETURNS AND ADJUSTMENTS — Merchants and others who honor your card may give credit for returns or adjustments, and they will not report such returns or adjustments to your credit history. However, the credit union will report any returns or adjustments that it believes to be unwatered up or otherwise inaccurate. You agree that your account is to provide you with information about you and your account that is necessary to provide you with the requested service(s).

12. RETURNS AND ADJUSTMENTS — Merchants and others who honor your card may give credit for returns or adjustments, and they will not report such returns or adjustments to your credit history. However, the credit union will report any returns or adjustments that it believes to be unwatered up or otherwise inaccurate. You agree that your account is to provide you with information about you and your account that is necessary to provide you with the requested service(s).

14. FOREIGN TRANSACTIONS — Visa purchases and cash advances made in foreign currencies will be debited from your account in U.S. dollars. The credit union may charge an additional fee on foreign currency transactions for processing international transactions. This fee may be charged from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance plus an additional 2.00%. The exchange rate used on the processing date may differ from the rate in effect on the date you received your credit card or the date the transaction was made. The exchange rate used may not be the rate you expected to receive on your purchase.

15. MERCHANT DISPUTES — The credit union is not responsible for the refusal of any merchant or financial institution to honor your card. The credit union is subject to claims and defenses (other than those arising out of goods or services purchased with the card if you have made a good faith attempt but have been able to obtain satisfaction from the merchant or any others). The credit union can delay enforcing any of its rights any number of times without losing them.

16. CO-ACCOUNTHoldants — If this is a co-account applicant, each person on the account must sign the agreement (by signing on the application). Each of you will be individually and jointly responsible for paying the entire balance due on the account. If you have multiple accounts, the credit union can require any one of you individually to repay the entire amount owed under each agreement. Each of you authorizes the other(s) to make transfers from your account(s) to another account. The other(s) may notify the credit union of a sales draft or statement that you request (except when the payment is from your account). For any transfers you authorize, the credit union will let you know when the matter has been settled between us. The other(s) may notify the credit union of a sales draft or statement that you request (except when the payment is from your account). For any transfers you authorize, the credit union will let you know when the matter has been settled between us.

18. NO WAIVER — The credit union can delay enforcing any of its rights any number of times without losing them.

19. STATEMENTS AND NOTICES — Statements and notices will be mailed to you at the most recent address you have given the credit union. Notice will be considered given when mailed. Written notice to the credit union of any change in your address will be considered notice to you.

20. FINAL EXPRESSION — This agreement is the final expression of the terms and conditions of this Visa line of credit between you and the credit union. This written agreement may not be contradicted by any prior oral or written agreement, application and retain it for your records.

21. COPY RECEIVED — You acknowledge that you have received a copy of this agreement.

22. SIGNATURES — By signing in the Signature area of the application form that was attached to this agreement when you received it, you agree to the Terms and Conditions of this agreement. You will detach this agreement from the application and retain it for your records.

SUMMER SKIPS — Summer Skips program is offered in the months of August and September to FCFC Visa Credit Card Holder who has been in good standing; other restrictions may apply. No late fee has been included in the minimum payment due the previous billing cycle. The credit union will take longer to pay off the unpaid balance and the total finance charges you will pay will be higher than if you make your August and September payments as due.