

**FARMERS INSURANCE FEDERAL CREDIT UNION CRYSTAL VISA® CREDIT CARD AGREEMENT AND DISCLOSURE**

The information about the costs of the card described in this disclosure is accurate as of June 15, 2021. This information may change after that date. To find out what may have changed, call FIGFCU at 800.877.2345, look up at [www.figfcu.org](http://www.figfcu.org), or write to Farmers Insurance Federal Credit Union, 2255 North Ontario Street, Ste. 320, Burbank, CA 91504.

**HOW FARMERS INSURANCE GROUP FEDERAL CREDIT UNION (FIGFCU) CALCULATES YOUR BALANCE:** FIGFCU uses a method called Average Daily Balance, which includes new purchases, cash advances, and balance transfers. See the Finance Charges section in the Farmers Insurance Federal Credit Union Crystal Visa® Credit Card Agreement for details.

**BILLING RIGHTS:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Billing Rights section of the FIGFCU Crystal Visa® Credit Card Agreement. Your Annual Percentage Rate (APR) may vary quarterly and is based on the Prime Rate. Your APR is determined by adding a margin of: 9.74 to 14.75% on purchases and balance transfers, 9.74% to 14.75% on cash advances, to the Prime Rate with a maximum 18.00% for Penalty APR for the FIGFCU Crystal Visa® Credit Card. The Prime Rate Index used to determine your APR is the highest rate published in The Wall Street Journal during the last business day of the previous calendar quarter (March, June, September and December), and changes are effective as of the first day of your next billing cycle. Any increase in the prime rate may increase your interest and minimum payment. (See the FIGFCU Crystal Visa® Credit Card Agreement for complete details.) Introductory rate and incentive offers, including cash back, are not available to those members who had an outstanding balance on a closed FIGFCU Crystal Visa® credit card account and/or had an FIGFCU Crystal Visa® credit card within the last six months. If you are in an introductory rate promotion period, you are not eligible to transfer other FIGFCU loans, line of credit and credit card account balances until the introductory rate promotion has expired.

**FIGFCU CRYSTAL VISA® CREDIT CARD PROGRAM SUMMARY:** Your APR is based on meeting FIGFCU's criteria for credit worthiness. FIGFCU may review your credit and employment history and any other information permitted by law to process your application. The credit line on this account will be determined after a review of your application by FIGFCU and will be based on various factors, including income/ability to repay. The minimum approved credit line is \$5,000 (five

**FARMERS INSURANCE FEDERAL CREDIT UNION CRYSTAL VISA® CREDIT CARD DISCLOSURE**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b> A Variable monthly periodic rate will be charged and the ANNUAL PERCENTAGE RATE (corresponding to the monthly periodic rate) may change/be higher, based on your credit qualifications. This APR will vary with the market based on the Prime Rate.	<b>17.74% – 18.00%*</b> The minimum ANNUAL PERCENTAGE RATE (APR) is as low as <b>17.74%</b> , with a monthly periodic rate of 1.0825% and the maximum ANNUAL PERCENTAGE RATE (APR) is <b>18.00%</b> with a maximum monthly periodic rate of 1.50%. The ANNUAL PERCENTAGE RATE (APR) you pay is based on your credit worthiness and payment history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>17.74% – 18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfer Advances*</b>	<b>17.74% – 18.00%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>18.00%*</b> This APR may be applied to your account if you: 1) Make your payment 60 days late or 2) A returned payment causes your account to become 60 days late
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month and your previous balance is zero or a credit balance.
<b>Minimum Finance Charge</b>	<b>\$.50</b> if Finance Charges are due on account.
<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>
<b>Fees</b>	
<b>Annual Fee / Set Up / Maintenance</b>	<b>\$99</b> (waived for the first year)
<b>Transaction Fees</b> • Balance Transfers • Cash Advance	<b>Up to 2% of amount transferred</b> <b>Up to 2% of advance</b>
<b>Penalty Fees</b> • Late Payment • Over Limit • Returned Payment	<b>Up to \$30.00</b> <b>Up to \$20.00</b> <b>Up to \$35.00</b>
<b>Other Fees</b> • Sales Draft • Replacement Card	<b>\$10.00</b> <b>\$5.00</b> (first replacement is FREE)

\*Contract Rates are based on FICO Score. Actual Rate for each particular Card Holder is specified in Credit Card Addendum. Cardholder may request a "Rate Review", limited to every six months and subject to prevailing rates. Penalty APR, is triggered when account becomes 60 days late, see agreement for details. \*\*Balance Transfers; the balance transfer amount of other FIGFCU credit cards, loans and lines of credit, will retain the current rate. Billing Rights: Information on your rights to dispute transactions is provided in your account agreement and disclosure. How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See Account Agreement and Disclosure for more details. Rates are current as of 10/26/2022 and are subject to change.



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thousand dollars). FIGFCU maintains the right to not open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if you do not meet FIGFCU's standards for creditworthiness; b) your name and/or mailing address on the credit application have been altered; c) the income you reported on the application is insufficient to support the opening of this account; or d) you do not meet FIGFCU membership eligibility requirements. You have the right to request to review your credit history by contacting the appropriate credit reporting agency. Change in APRs, Fees and Other Terms: FIGFCU may change the APRs, fees and other terms of your account (including cost of credit) at any time in accordance with applicable law, the FIGFCU Crystal Visa® Credit Card Agreement and the FIGFCU Crystal Visa® Credit Card Program Terms & Conditions (Program) available at www.FIGFCU.org. Factors we may consider for determining whether and how to change your terms include, but are not limited to; a late payment or an extension of credit that exceeds the credit limit, the frequency and severity of defaults and other indications of risk on accounts with FIGFCU and other creditors. To the extent allowed by law, the new terms will affect all outstanding balances. If we increase your APR(s) for any reason other than an increase in the Prime Rate or any default, the new APR(s) will apply only to new transactions you make after we notify you of the change in writing. **Annual Fee:** Your annual fee for the card is \$99; the first year's fee is waived. The fee will be charged to your card annually on the 3rd business day of the month following your anniversary date. For example, if your application is approved on April 15, 2020, regardless of activation or first use, your annual fee will be charged no earlier than the 3rd business day in May starting 2021. You will incur the annual fee even if you do not have a balance. The annual fee is subject to change; you will be notified of a rate increase as required by applicable law. **Minimum Payments:** The minimum monthly payment is 3% of your balance, or \$25, whichever is greater, plus the amount of any prior minimum payments that you have not made. See the FIGFCU Crystal Visa® Credit Card Agreement for complete details. FIGFCU will also add any past due amount to your minimum payment. If your account charges off, the entire balance is due immediately.

**Transferability:** This offer is nontransferable and is void to non U.S. residents and to residents of GU, PR, VI and all other U.S. dependent areas.

**FIGFCU CRYSTAL VISA® REWARDS CREDIT CARD PROGRAM TERMS AND CONDITIONS SUMMARY:** Eligible FIGFCU Crystal Visa®: New FIGFCU Crystal Visa® Credit accounts will earn 3% cash back on qualifying purchases minus returns, in the *first year* of the account (2.5% after the first year),

based on the date the account was opened. Cashback Rewards is not eligible on Finance Charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink-processed transactions, purchases of and any fees paid towards gift cards, pre-paid cards, re-loadable cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers, etc.) or impermissible purchases such as purchases made for business purposes. Cashback in this Program may not be used with any other offer, promotion or discount; cannot be earned from, transferred to or combined with any other member's credit card or debit card account(s) points for redemption; and cannot be used to satisfy any minimum monthly payment obligation on the cardholder's account. Cashback can be redeemed at a minimum of \$25 per redemption transaction. **Forfeiture of Cashback Rewards:** If for any reason your account is closed, including but not limited to moving to another FIGFCU credit card, you will lose your unredeemed Cashback Rewards balance immediately. We reserve the right to disqualify any account holder from participation in this rewards Program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgment of FIGFCU. Such termination may result in the forfeiture of any accumulated Cashback Rewards.

**ACCRUAL AND EXPIRATION OF CASHBACK REWARD:** Will accrue on a rolling, first-in-first-out basis. Minimum Cardholder Redemption with be a minimum value of \$50.00 and a maximum of \$25,000.00. There will be no cost to redeem. Users of the Crystal Visa® will automatically be enrolled in the rewards program. Subject to terms and conditions, Cashback Rewards will not expire. However should your account go sixty days without payment or should you become sixty days delinquent on this card, include this or any other loan in a bankruptcy filing or any other FIGFCU loan, Cashback Rewards will be forfeited.

**ADDITIONAL LIMITATION OF CASHBACK AND POINTS REWARDS:** FIGFCU Crystal Visa® Rewards Credit Card Program Terms and Conditions Updated Limits Summary: Applicable to qualifying FIGFCU Crystal Visa® accounts that earn 2.5% Cashback Rewards or "points equivalent" on qualifying personal, family, or household purpose purchases, minus returns, the cardholder charges to his/her eligible FIGFCU Crystal Visa® Credit Card as provided for in the Program rules. New FIGFCU Crystal Visa® Credit accounts will earn 3% Cashback Rewards or "points equivalent" (.5% in addition to the standard 2.5%) on qualifying purchases in the first year of the account based

on the date the account was opened. Effective June 15, 2021 the maximum amount of qualified purchases and transactions for qualifying Points or Cashback Rewards will be \$10,000.00 (Ten Thousand U.S. Dollars) per statement cycle. Your account may temporarily be prohibited from earning points or using points already earned: 1) if we suspect that you have engaged in fraudulent activity related to your account or the program. 2) if we suspect that you have misused the program in any way, for example: by buying or selling points, by selling, or participating in the sale or exchange of, gift cards, travel or other items of value obtained through use of points, by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards, by manufacturing spend for the purpose of generating rewards, by moving or transferring points to an ineligible third party or account. If we suspect that a card has been misused, in any way a third-party merchant or service provider program with which points may be used under this program a frequent travel program to which points may be transferred under this program, if applicable. You can begin earning and using points again in the next billing cycle after your account becomes current or when we no longer suspect fraud or misuse of the account or program. Other terms and conditions apply.

**MILITARY LENDING ACT:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

**CALIFORNIA RESIDENTS: APPLICANTS:** 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for credit separately.