



# Shop LA City Visa<sup>®</sup> Platinum Plus with CURewards

**VARIABLE-RATE CREDIT CARD  
AGREEMENT AND DISCLOSURE**



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**M-103720**

THIS IS YOUR CREDIT CARD AGREEMENT AND DISCLOSURE CONTAINING NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR SHOP LA CITY VISA PLATINUM PLUS WITH CUREWARDS CREDIT CARD. PLEASE BE SURE TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) For Purchases</b>	<p><b>0.00%</b> or <b>7.90%</b> Introductory APR for 6 months, depending on whether You have previously had a Credit Union issued credit card.</p> <p>After that Your APR will be <b>9.90%</b> - <b>18.00%</b> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) For Balance Transfers</b>	<p><b>0.00%</b> or <b>7.90%</b> Introductory APR for 6 months (excluding transfers of existing Credit Union credit card balances), depending on whether You have previously had a Credit Union issued credit card.</p> <p>After that Your APR will be <b>9.90%</b> - <b>18.00%</b> based on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>Annual Percentage Rate (APR) For Cash Advances</b>	<b>18.00%</b>
<b>Penalty APR and When it Applies</b>	<p><b>18.00%</b></p> <p>This APR may be applied if You:</p> <ol style="list-style-type: none"> <li>1) Make a late payment.</li> </ol> <p><b>How Long Will The Penalty APR Apply?</b> If Your APRs are increased for this reason, for transactions that you make prior to the effective date of the increase the Penalty Rate will apply until you make the next six consecutive minimum payments when due. For transactions that you make after the effective date of the increase, the Penalty Rate may be applied indefinitely.</p>
<b>Paying Interest</b>	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$25.00</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	Either <b>\$10.00</b> , or <b>2.00%</b> of the amount advanced <b>plus \$2.50</b> , whichever is greater [for advances at ATMs owned by Us] Either <b>\$10.00</b> , or <b>2.00%</b> of the amount advanced, whichever is greater [for advances other than those at ATMs We own]  <b>1.00%</b> of each foreign currency transaction in U.S. dollars. <b>1.00%</b> of each U.S. Dollar transaction that occurs in a foreign country.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$25.00</b> after 1 day  Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

**Loss of Introductory APR:** We may end Your Introductory APR and apply the Penalty APR if You make a late payment.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

In this Agreement, the reference to "We," "Us," "Our", and "Credit Union" mean the LOS ANGELES FEDERAL CREDIT UNION. The words "You" and "Your" mean each person who accepts this Agreement or uses the Shop LA City Visa Platinum Plus with CURewards Credit Card. "Account" means the Shop LA City Visa Platinum Plus with CURewards Credit Card Account established for You. The words "Credit Card" or "Card" mean any Shop LA City Visa Platinum Plus with CURewards Credit Card issued to You by Us and any duplicates and renewals. "Visa Convenience Checks" mean the special Account access devices We provide for Your use from time to time. If this is a joint account, read singular pronouns in the plural.

You understand the following terms constitute the Agreement:

**ANNUAL FEE.** Except for the first 12-consecutive month period that immediately follows the date Your Account is established, You will be charged a \$25.00 Annual Fee for Your continued participation in the Shop LA City Visa Platinum Plus with CURewards program. This fee is required each year to continue credit availability whether or not You use Your Account throughout the year, except to the extent that such fee will be waived during each year that purchase transactions totaling \$6,000 or more are posted to Your Account. After the first year, You will be provided with cancellation instructions with the statement on which the Annual Membership Fee appears. Such fee will be identified on the statements that You receive.

**CHANGE IN TERMS.** We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed

by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

**COLLECTION COSTS.** To the extent permitted by law, You will reimburse Us for all of Our costs and expenses, including reasonable attorney fees incurred in the course of collecting any amounts owed under this Agreement or for the recovery of any collateral.

**CONSENT TO AGREEMENT.** You acknowledge receipt of a copy of this Agreement and Disclosure. By signing the Application and Your Credit Card, by using Your Card, by using Your Account or by authorizing another to use Your Account, You agree to accept its terms.

**CONSENSUAL LIEN.** As permitted by law, You grant and consent to a lien on Your deposit accounts with Us (other than those deposits established under a governmental-approved tax deferral plan such as an IRA or Keogh Account) and any dividends due or to become due to You from Us to the extent You owe on any unpaid Credit Card balance.

**CREDITS.** If a merchant who honors Your Card gives You credit for returns or adjustments, the merchant will do so by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is \$1.00 or more, refund it

on Your written request or automatically deposit it to Your Share Account after six months.

**CREDIT INSURANCE.** Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to the outstanding balance of Your Account. If You elect to do so, You will be given the necessary disclosures and documents separately. Any credit insurance premiums will be charged to Your Account as a purchase.

**DEFAULT.** You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

If You are in default, We may, without notice or demand, and to the extent permitted by law, cancel Your rights under this Agreement, declare the entire unpaid balance immediately due and payable and require the return of all Cards and other Account Access devices.

**EFFECT OF AGREEMENT.** Even though the sales, cash advance, credit or other slips You may sign or receive when using the Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

**ENFORCEMENT.** We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments, or any other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

**FINANCE CHARGES.** In the case of any transactions under Your Account, a Finance Charge will be imposed on all purchases, balance transfers and cash advances by the application of a monthly periodic rate (and corresponding Annual Percentage Rate) to the Average Daily Balance indicated on Your monthly billing statement.

To get the Average Daily Balance, We take the beginning balance of Your Account each day during the billing cycle (including any unpaid purchases, balance transfers and cash advances first posted to Your Account during the prior billing cycle; excluding any previously billed but unpaid Finance Charges and Late Charges), add any new purchases, balance transfers or cash advances and subtract any payments or credits (as described herein). This gives Us the daily balance. We then add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives Us the Average Daily Balance.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 25 days of Your statement closing date, provided the previous statement's balance was paid in full.

Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Cash advances and balance transfers (including Visa Convenience Checks) are always subject to a Finance Charge from the date they are posted to Your Account.

Your Account is subject to an Introductory Rate for the 6-month period immediately following the date that it is opened by Us. During that time the Monthly Periodic Rate that will apply to purchases (including VISA Convenience Checks) and balance transfers (excluding transfers of existing Credit Union balances) will be either 0.0000% (corresponding **ANNUAL PERCENTAGE RATE** 0.00%) if You have not previously had a Credit Union issued credit card, or 0.6583% (corresponding **ANNUAL PERCENTAGE RATE** 7.90%) if You have previously had a Credit Union issued credit card.

Upon the expiration of the Introductory Rate period, the Monthly Periodic Rate and corresponding Annual Percentage Rate applicable to the portion of Your balance consisting of transactions that occur after the expiration of such period will increase to the non-introductory rate disclosed in this Agreement.

The Monthly Periodic Rate applicable to Your balance for Cash Advances is 1.50% (corresponding **ANNUAL PERCENTAGE RATE** 18.00%).

Following the expiration of the applicable Introductory Rate period, advances for purchases and balance transfers are subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates section of The Wall Street Journal in effect on the day that any Introductory Rate period expires, and subsequently, each day of each year thereafter ("Index") plus Our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the day that any Introductory Rate period expires, and subsequently, each day of each year thereafter. Increases or decreases in the Interest Rate will cause like increases or decreases in the Finance Charge and will affect the number of Your regularly scheduled payments. Your Interest Rate will never be greater than 18.00% and will apply to Your remaining principal balance.

**For the applicable Introductory Monthly Periodic Rate (and corresponding Annual Percentage Rate), Margin, current non-introductory Monthly Periodic Rate (and corresponding Annual Percentage Rate) applicable to purchases and balance transfers, refer to the separate page titled "Additional Disclosure – Federal Truth-In-Lending Act" which We have included with and made a part of this Agreement.**

**FOREIGN TRANSACTIONS.** For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, plus 1.00%.

**GOVERNING LAW.** This Agreement is controlled and governed by the laws of the State of California except to the extent that such laws are inconsistent with controlling federal law.

**INTEGRATED DOCUMENTS.** Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act" which is delivered to You and relates to this Agreement is an integrated part of this Agreement and Disclosure.

**ISSUANCE OF PERSONAL IDENTIFICATION NUMBER.** We will issue You a Personal Identification Number (PIN) for use with Your Card. This PIN is confidential and should not be disclosed to anyone. You may use Your PIN and Your Card to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may affect Your rights.

**JOINT ACCOUNTS.** Each Cardholder will be responsible, jointly and severally, for the repayment of amounts owed. You understand that any Card which is requested and approved will be mailed only to the primary Cardholder at the address indicated on the application. We may refuse to follow any instructions which run counter to this provision.

**LATE CHARGE.** If Your payment is late, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$25.

**LINE OF CREDIT LIMIT.** If Your application for a Card is approved, You will be notified of Your specific Credit Limit for transactions made under Your Account. Unless You are in default, the Credit Limit established for You will be self-replenishing as You make payments on Your Account. You will keep Your unpaid balance within Your Credit Limit set by Us, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advance which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

**LOST OR STOLEN CARDS AND/OR VISA CONVENIENCE CHECKS.** To report a lost or stolen Card or Convenience Check, You will immediately call Us at (800) 449-7728. You may also write to Us at the address shown in this Agreement.

**MINIMUM MONTHLY PAYMENT.** Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay Your Account or make larger payments at any time without penalty. You will only be charged periodic Finance Charges to the date You repay Your entire Account balance. Any partial payment or prepayment of Your Account will not delay Your next scheduled payment. All payments to Us must be in lawful money of the United States. Payments will be applied in the following order: (a) any Fees owing; (b) any Finance Charges due on purchases and cash advances; (c) any outstanding principal balances for cash advances previously billed yet unpaid; (d) any remaining balance for cash advances; (e) any outstanding principal balances for purchases previously billed yet unpaid; and then to (f) any remaining balance for purchases. You understand that any delay in the repayment of Your unpaid balance will increase the amount You will pay in periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges. You understand that any portion of any payment received by Us which is in excess of the required minimum periodic payment will be credited first to that portion of Your unpaid principal balance which carries the

(continued on reverse side)

highest Annual Percentage Rate, then to that portion of Your unpaid principal balance which carries the next highest Annual Percentage Rate, and so on, until the payment is depleted.

Minimum Monthly Payments will be an amount equal to 3.00% of Your unpaid Visa Account balance at the end of each billing cycle, subject to the lesser of \$25 or Your Account balance. In addition to the Minimum Monthly Payment, You will also be required to pay any prior payments due which remain unpaid and any amounts which exceed Your credit limit.

Payments received before 2:30 p.m. on a business day that We are open will be credited to Your Account that day. Payments received after 2:30 p.m. will be credited to Your Account the next business day.

**NOTIFICATION OF ADDRESS CHANGE.** You will notify Us promptly if You move or otherwise have a change of address.

**OTHER FEES AND CHARGES.** You agree to pay Us the following fees and charges associated with the use of Your Card: (a) Except for Premier and Premier 55 Cardholders, \$15 for each replacement Card that You request (Value and Imperial accountholders are eligible to receive one free replacement Card per 12-month period); (b) to the extent permitted by law, a returned check (or other negotiable instrument) charge or declined Automated Clearing House (ACH) payment charge, as applicable, equal to the lesser of \$25 or the amount of the required minimum payment due, for each item that is returned for non-payment; (c) \$25 for express replacement of a Card; (d) \$26 for each stop payment that You request for Visa Convenience Checks; (e) \$5 for each merchant draft copy that You request that is unrelated to a valid billing error dispute; (f) for cash advances obtained at ATMs owned and operated by Us, You will be charged a cash advance fee **FINANCE CHARGE** equal to the greater of \$10, or 2.00% of the amount advanced plus \$2.50 for each such advance; and (g) for all cash advances (other than those obtained at an ATM owned and operated by Us), You will be charged a cash advance fee **FINANCE CHARGE** equal to the greater of \$10, or 2.00% of the amount advanced.

**OTHER SECURITY.** Collateral (other than household goods or any dwelling) given as security under any other loan You may have with Us will secure all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

**OUR RESPONSIBILITIES TO HONOR VISA CONVENIENCE CHECKS.** We are under no obligation to honor Your Visa Convenience Checks if: (1) by paying a Visa Convenience Check, You would exceed Your Credit Limit; (2) Your Cards or Visa Convenience Checks have been reported lost or stolen; (3) Your Account has been cancelled or has expired. If a postdated Convenience Check is paid and, as a result, any other Convenience Check is returned unpaid, We are not responsible for any resulting loss or liability.

**OVERDRAFT PROTECTION.** If the Overdraft Protections feature of Your Account has been activated, We may transfer funds in multiples necessary (or in such increments as We may from time to time determine) to clear any overdraft on Your checking (Share Draft) account by an advance on Your Account subject to this provision. Whether or not such a transfer occurs will be controlled by this

Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Your Overdraft Protection automatically ceases if this Agreement is ever cancelled or terminated or Your Account is in default.

**OWNERSHIP.** Your Card remains Our property and may be cancelled by Us at any time without notice. You agree to surrender Your Card and to discontinue its use immediately upon Our request.

**PENALTY RATE.** If Your payment is past due during any two consecutive billing cycles (but not more than 60 days past due), subject to applicable law, the Monthly Periodic Rate applicable to future transactions will increase to 1.5000% (corresponding **ANNUAL PERCENTAGE RATE** 18.00%).

If Your payment is more than 60 days past due, subject to applicable law, the Monthly Periodic Rate applicable to Your entire balance of transactions existing at that time will also increase to 1.5000% (corresponding **ANNUAL PERCENTAGE RATE** 18.00%). During the six-month period following the effective date of such increase, upon receipt of the first six consecutive required minimum periodic payments when due, the rate applicable to the balance of transactions that occurred prior to such increase will be returned to the standard rate that would have otherwise been in effect.

At Our discretion, We may reduce any Penalty Rate applicable to Your Account without giving up any of Our rights set forth in this provision or in any other provision of Your Agreement with Us.

**PERIODIC STATEMENT.** On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each billing cycle in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

**PROMISE TO PAY.** Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, credit cards, Visa Convenience Checks and the like. Regardless of the access means, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

**REFUSAL TO HONOR CARDS OR VISA CONVENIENCE CHECKS.** Visa Convenience Checks must be at least equal to \$100 and cannot exceed the lesser of Your approved Credit Limit or \$30,000, and We may refuse to honor any non-conforming convenience check. We are not liable for the refusal or inability of merchants, financial institutions and others to accept the Cards or Visa Convenience Checks, or electronic terminals to honor the Cards or complete a Card withdrawal, or for their retention of the Cards or Visa Convenience Checks.

**TERMINATION.** Subject to applicable law, either You or We may cancel Your Account at any time whether or not You are in default. You will, in

any case, remain liable to pay any unpaid balances according to the terms of this Agreement.

**TRANSACTION SLIPS.** Your periodic statement will identify the merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips will not be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify Your monthly statement.

**UNAUTHORIZED USE.** You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us orally and in writing at the address or telephone number shown in this Agreement, of the loss, theft, or possible unauthorized use. In any case, Your liability will not exceed \$50.

**UPDATING AND DISCLOSING FINANCIAL INFORMATION.** You will provide facts to update personal information or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

**USE OF YOUR CARD.** You may use Your Card to buy goods and services in any place that it is honored and to get cash advances from Us or another financial institution, except to the extent that You agree not to use Your Card in any country that We or the United States Government may from time to time designate. If You are issued a cash advance draft, it will be imprinted with Your Card number.

You agree not to use Your Card for illegal transactions, whether or not such transaction is transmitted electronically, involves the use of the internet or is otherwise made in person. Illegal or unlawful transactions include, but are not limited to, advances made for the purpose of gambling and/or wagering, where such bet or wager is unlawful under any applicable federal or state law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made. You further agree and understand that any such illegal or unlawful transaction may be blocked, declined or otherwise reversed.

**VISA CONVENIENCE CHECK RATE.** If Your Account is subject to a promotional rate for Visa Convenience Check transactions, the Monthly Periodic Rate applicable to such transactions will be either 0.0000% (corresponding **ANNUAL PERCENTAGE RATE** 0.00%) if You have not previously had a Credit Union issued credit card, or 0.6583% (corresponding **ANNUAL PERCENTAGE RATE** 7.90%) if You have previously had a Credit Union issued credit card. Upon the expiration of any such promotional rate period, the Monthly Periodic Rate and corresponding Annual Percentage Rate applicable to the portion of Your balance consisting of transactions that occur after the expiration of such period will increase to the non-promotional rate disclosed in this Agreement.

#### **Your Billing Rights: Keep this Document for Future Use**

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

#### **What To Do If You Find A Mistake On Your Statement**

If You think there is an error on Your statement, write to Us at Our address shown in this Agreement. In Your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least 3 business days before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.

You must notify Us of any potential errors in writing. You may call Us, but if You do We are not required to investigate any potential errors and You may have to pay the amount in question.

#### **What Will Happen After We Receive Your Letter**

**When We receive Your letter, We must do two things:**

- 1) Within 30 days of receiving Your letter, We must tell You that We received Your letter. We will also tell You if We have already corrected the error.
- 2) Within 90 days of receiving Your letter, We must either correct the error or explain to You why We believe the bill is correct.

**While We investigate whether or not there has been an error:**

- We cannot try to collect the amount in question, or report You as delinquent on that amount.
- The charge in question may remain on Your statement, and We may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, You are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your Credit Limit.

**After We finish Our investigation, one of two things will happen:**

- If We made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If We do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send You a statement of the amount You owe and the date payment is due. We may then report You as delinquent if You do not pay the amount We think You owe.

If You receive Our explanation but still believe Your bill is wrong, You must write to Us within 10 days telling Us that You still refuse to pay. If You do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone 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 at Our address shown in this Agreement.

While 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.

### **CURewards Points**

**EXPIRATION.** Points will accrue during each three (3) calendar year period, and will expire on a first-in first-out basis annually. This means points earned in calendar year one (but not yet redeemed) will expire as of the last business day of calendar year three. For example, points earned anytime during the year of 2011 (year one) will expire on December 31, 2013.

**MAXIMUM.** The maximum points that may be earned each month is 15,000, whereas the maximum that may be earned each year is 75,000.

**REDEMPTION.** Points may be redeemed for merchandise, travel or to get discounts on Credit Union closed-end consumer loan rates (including boats, cars, motorcycles, personal computers, RVs, trucks, "Personaline" lines of credit and Signature loans). Visit [www.curewards.com](http://www.curewards.com) or call (800) 900-6160 for travel and merchandise redemption information. Credit Union consumer loan interest rates can be reduced (restrictions apply) by cashing out earned points, as follows:

- For loans up to \$10,000: lower the rate one-quarter percent (0.25%) if you cash-out 2,500 points, or lower it one-half percent (0.50%) for 5,000 points.

- For loans over \$10,000: lower the rate one-quarter percent (0.25%) if you cash out 5,000 points, or lower it one-half percent (0.50%) for 10,000 points.

**POINTS EARNED.** Three (3) CURewards points will be earned for each dollar charged with the card at a merchant located in the city of Los Angeles, California — inclusive of the following named areas which are considered to be part of Los Angeles\* ("Triple CURewards"). For an updated list of cities that qualify for Triple CURewards and other details concerning the CURewards program, visit the "Shop LA City Visa Card" web page located on Our website at [www.LAFUCJ.org](http://www.LAFUCJ.org). Points will not be earned on advances made by cash advance or Convenience Check.

*\*Arleta, Arlington Heights, Atwater Village, Baldwin Hills, Bel Air, Beverly Glen, Beverly Crest, Beverlywood, Boyle Heights, Brentwood, Cahuega Pass, Canoga Park, Century City, Chatsworth, Cheviot Hills, Chinatown, Crenshaw, Crestview, Cypress Park, Del Rey, Downtown Los Angeles, Eagle Rock, East Hollywood, East Los Angeles, Echo Park, El Sereno, Elysian Park, Elysian Valley, Encino, Fairfax, Glassell Park, Granada Hills, Greater Mid-Wilshire, Griffith Park, Hancock Park, Harbor City, Harbor Gateway, Harvard Heights, Highland Park, Hollywood, Hyde Park, Jefferson Park, Koreatown, Los Angeles International Airport, La Tuna Canyon, Ladera Heights, Lake Balboa, Lakeview Terrace, Leimert Park, Lincoln Heights, Los Angeles, Los Feliz, Mar Vista, Mid-City, Mission Hills, Montecito Heights, Mt. Washington, North Hills, North Hollywood, Northridge, Pacific Palisades, Pacoima, Palms, Panorama City, Pico Union, Playa del Rey, Playa Vista, Porter Ranch, Rancho Park, Reseda, San Pedro, Sawtelle, Sepulveda, Shadow Hills, Sherman Oaks, Silver Lake, South Carthay, South Central Los Angeles, South Robertson, Southeast Los Angeles, Studio City, Sun Valley, Sunland, Sylmar, Tarzana, Terminal Island, Toluca Lake, Tujunga, USC, Valley Glen, Valley Village, Van Nuys, Venice, Watts, West Adams, West Hills, West Los Angeles, Westchester, Westlake, Westwood, Wilmington, Wilshire Center, Winnetka, Woodland Hills.*

One (1) point will be earned for each dollar charged with the card at a merchant located outside of the city Los Angeles, California or outside of those areas set forth above. Points will not be earned on advances made by cash advance or Convenience Check.

Triple CURewards points are earned when the merchant city name listed in the Credit Union's credit card record is "Los Angeles" or any of the other named areas set forth in this section. Should You have any questions concerning the rate at which You were awarded points, You must contact Us in writing within sixty (60) days of the transaction date.



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