

It's time for a fresh start.

with the American First Mastercard®



For 0% Intro APR on Balance Transfers at time of account opening, please fill out this form once approved, and return to us.

VISIT any branch office

FAX to 562.237.5199

MAIL once approved:
PO Box 2477, Brea, CA 92822-2477

Have questions about this special offer? Call us anytime at 800.290.1112.

American First Mastercard Balance Transfer Certificate

Offer expires March 15, 2019

YES! I wish to accept this **Balance Transfer Offer** for the American First Mastercard and understand that I may take advantage of the **0% Intro APR Balance Transfer promotion at the time of account opening**. By signing below, I affirm that I am at least 18 years of age or I am at least 21 years of age if a permanent resident of Puerto Rico. I certify that I have read and agree to the important information, rates, fees, and other costs as shown on the back of this form.

Authorized Signature _____ Date _____

FULL NAME:

ADDRESS 1:

ADDRESS 2:

CITY: STATE: ZIP:

EMAIL:

PRIMARY PHONE:

For 0.50% off your standard APR after the introductory period, sign-up for Automatic Payments.

Yes, enroll me in Automatic Payments from my credit union account.

Balance Transfer Option

Balance Transfer(s) requested after account opening are not eligible for 0% intro APR.

Transfer the amount shown from VISA, Mastercard, Discover, American Express, any other store card and loans I list on this form.

Reply by 3/15/2019

Fax: 562.237.5199

Mail: PO Box 2477
Brea, CA 92822-2477

Call: 800.290.1112

1	<input type="text"/> <small>Account Number</small>	<input type="text"/> <small>Card/Loan Issuer (Name of bank, department store, etc.)</small>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>Amount to be transferred</small>	<input type="text"/> <small>Issuer Phone #</small>
	<input type="text"/> <small>Card/Loan Issuer Address</small>	<input type="text"/> <small>City</small>	<input type="text"/> <small>State</small>	<input type="text"/> <small>Zip</small>
2	<input type="text"/> <small>Account Number</small>	<input type="text"/> <small>Card/Loan Issuer (Name of bank, department store, etc.)</small>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>Amount to be transferred</small>	<input type="text"/> <small>Issuer Phone #</small>
	<input type="text"/> <small>Card/Loan Issuer Address</small>	<input type="text"/> <small>City</small>	<input type="text"/> <small>State</small>	<input type="text"/> <small>Zip</small>
3	<input type="text"/> <small>Account Number</small>	<input type="text"/> <small>Card/Loan Issuer (Name of bank, department store, etc.)</small>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>Amount to be transferred</small>	<input type="text"/> <small>Issuer Phone #</small>
	<input type="text"/> <small>Card/Loan Issuer Address</small>	<input type="text"/> <small>City</small>	<input type="text"/> <small>State</small>	<input type="text"/> <small>Zip</small>

Have more than three cards to pay off? Please attach an additional sheet with your transfer request along with this certificate.

I would like to add an Authorized User(s) (Signature form will be mailed separately)

Note: Balance Transfer Option cannot be applied to an American First Credit Union loan. Transfers will be made in the order listed above. Balance transfers will be made up to 97% of your total credit limit. There is a 3% balance transfer fee for each transfer. New membership account and a full application will be required for membership accounts with a joint owner, or if you wish to request a higher credit limit.

American First Credit Union (AFCU)

Details of Rates, Fees and Other Cost Information

As required by law, rates, fees, and other costs of this credit card program are disclosed here. All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms, including fees and the APRs for new transactions, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason. You should thoroughly review all the materials in this letter so that you are fully informed about this credit card account.

INTEREST RATES AND INTEREST CHARGES

*Introductory Annual Percentage Rate (APR) for Balance Transfers	0% introductory APR until the March 2020 billing cycle following the opening of your account only on balance transfers made at time of account opening by 3/15/19. After that, your Standard APR will apply.
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances after introductory period^{1,2}	11.20% to 20.20% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Maximum of 21.99% , 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 we have not received a payment within sixty (60) days after the due date for that payment. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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 of each month.
Minimum Interest Charge	If the total loan balance is zero and the interest for all balances is less than \$1.00, then no interest will be due on the account.
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 http://www.consumerfinance.gov/learnmore

FEES

Annual Fee	\$0 on American First Credit Card with uChoose Rewards® \$0 for Share Secured Credit Card with uChoose Rewards®
Transaction Fees	
▪ Balance Transfer	3% of the amount of each transfer made at the time of account opening during the promotional period, otherwise \$0.
▪ Cash Advance	\$0 at AFCU branches. A cash advance fee may be imposed at foreign ATM or branch locations.
▪ Foreign Transaction	2% of the U.S. Dollar amount of each transaction made in a foreign currency or made in U.S. Dollars that is processed outside the United States. This fee will be in addition to any other applicable fee(s).
Penalty Fees	
▪ Late Payment	Up to \$15/Occurrence
▪ Over-the-Credit Limit	\$0
▪ Returned Payment/Stop Payment	Up to \$29

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." For details, see the Account Agreement provided at time of account opening.

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if you fail to make a Total Minimum Payment Due for 60 days.

Payment Allocation: Payments are allocated to posted balances. You understand and agree that any payment made will generally be applied in the following order: Interest, Fees, Cash Advance and Balance Transfers, and Purchases. Payments will be applied to balances from the previous cycle first. If your account has balances with different APRs, we will allocate the amount of your payment to the highest APR balances first.

Penalty Fees: If your Total Minimum Payment Due is not received within 15 days after your Payment Due Date, a Late Payment Fee of \$15 will be assessed; however, the Late Payment Fee will not exceed the total minimum payment that was due. The Returned Payment Fee will not exceed the total minimum payment that was due.

Prime Rate: As published under "Money Rates" in *The Wall Street Journal*. Your rate may vary based on individual creditworthiness and/or underwriting standards.

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

Annual Fee: \$0 Replacement Card Fee: \$10 Copy of Sale/Purchase Transaction Receipt: \$14

Minimum Payment: Three Percent (3%) of the new balance or \$25, whichever is greater, plus the amount of balance that exceeds the Credit Limit, plus any amounts past due.

uChoose Rewards: Register your card at www.uchooserewards.com to earn rewards points.

- Earn 1 point per \$2 each time you use your card and sign for your purchases. Plus, earn additional points by shopping at participating retailers in-store or online.

¹ Cash Advances include ATM, Over-the-Counter, Online Advances, Overdraft Protection, Returned Payment and Cash Equivalent (money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, and bail bonds). We will begin charging interest on non-promotional Balance Transfers and Cash Advances on the posting date. The transaction date for a credit is the posting date.

² 0.50% discount on APR available for automatic payment from an AFCU account. If the automatic payment option is cancelled during the life of the loan, the rate(s) on the entire outstanding and future balance(s) may subsequently increase by 0.50%. Additional terms may apply; contact AFCU for more information at 800.290.1112.

PRE-SCREEN & OPT-OUT NOTICE: This "pre-screened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive pre-screened offers of credit from this or any other companies, call toll free 1-888-567-8688, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505 or by calling 1-888-5OPTOUT.

