

VISA PLATINUM DISCLOSURE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	VISA Platinum 11.50% to 18.00% APR is based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	Share-Secured Visa Platinum 9.50% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.50% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
APR for Cash Advances	11.50% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	
Penalty APR	None	
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 each month.	
Minimum Interest Charge	There is no minimum interest charge.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

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Fees

Set-up and Maintenance Fees	
<ul style="list-style-type: none"> Annual Fee Account Set-up Fee Participation Fee Additional Card Fee 	NONE NONE NONE NONE
Transaction Fees	
<ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	NONE NONE 1% of each transaction in U.S. Dollars
Penalty Fees	
<ul style="list-style-type: none"> Late Payment Over-the-Credit-Limit Returned Checks 	\$10.00 NONE \$31.00
Method of computing the balance for purchases	Average daily balance (including new purchases)

BRANCHES

Antelope Valley 93551
 40162 10th Street West
 Mon. - Thurs.: 9 am - 5 pm
 Fri.: 9 am - 6 pm
 Sat.: 9 am - 2 pm

Claremont 91711
 250 West First Street, Ste. 150
 Mon. - Thurs.: 9 am - 5 pm
 Fri.: 9 am - 6 pm

LAC+USC Medical Center 90033
 1200 North State Street
 Room 1649
 Mon. - Fri.: 8 am - 4 pm

Lakewood 90712
 4107 Candlewood Street
 Mon. - Thurs.: 9 am - 5 pm
 Fri.: 9 am - 6 pm

Los Angeles 90012
 717 West Temple Street
 Mon. - Fri.: 9 am - 5 pm

Pasadena 91105
 1 West California Boulevard
 Ste. 512
 Mon. - Thurs.: 9 am - 5 pm
 Fri.: 9 am - 6 pm
 Sat.: 9 am - 2 pm

West Covina 91791
 471 North Azusa Avenue
 Mon. - Thurs.: 9 am - 5 pm
 Fri.: 9 am - 6 pm

HOW TO REACH US

Tele-Servicenter:
 213 and adjacent area codes: (213) 482-3477
 Other areas: (800) 944-2200
 Mon. - Fri.: 8 am - 6 pm

Mortgage Hotline:
 (213) 481-4664

24-Hour PhoneTeller:
 (800) 934-2489

Website:
www.firstcitycu.org

CO-OP Network ATMs and Shared Branches
 (888) 748-3266
www.allco-op.org

Harland-Clarke Check Reorders
 (800) 355-8123

Administrative Offices
 717 W. Temple Street
 Los Angeles, CA 90012
 (213) 482-3477



LOAN AND SAVINGS RATES

JANUARY 15, 2019

JOIN NOW

Click on the "Become A Member" link at www.firstcitycu.org

LOAN RATES

All rates and terms may vary depending on credit worthiness and the amount financed.
Other loan products available with rates up to 18.0% Annual Percentage Rate. Credit approval required.

New and Used Vehicles

Certain conditions and restrictions apply; your rate may be higher. Final rate is based on creditworthiness, underwriting criteria, collateral and term of the loan. Not all members will receive the lowest rate. Rate, term and loan amounts are based on approved credit and determined by a managed risk program.

Minimum loan amount \$2,500. Loan size value \$10,000 for terms of 61 months or higher. 84-month terms available on loans of \$20,000 or more. Maximum mileage = 125,000. Auto loan payment estimate: on a \$45,000, 84-month loan with a 4.24% APR = payments of \$621 per month. GAP products not available on loans more than 84 months. 96 month rate available; exclusive to tiers 1, 2, and 3, available on new autos or most recent model years, less than 5000 miles, \$40,000 minimum.

Rates and programs subject to change without notice.

VEHICLES: 2019 models and up

Minimum monthly payment \$50.00

Loan Terms	APR* as low as
1 - 36 Months	2.89%
37 - 48 Months	3.25%
49 - 60 Months	3.50%
61 - 72 Months	3.75%
73 - 84 Months	4.50%
85 - 96 Months	5.50%

VEHICLES: 2011 - 2018 models

Minimum monthly payment \$50.00

Loan Terms	APR* as low as
1 - 36 Months	2.89%
37 - 48 Months	3.25%
49 - 60 Months	3.50%
61 - 72 Months	3.75%
73 - 84 Months	4.50%

OLDER VEHICLES: 2007 - 2010 models

Less than 100,000 miles • Minimum monthly payment \$50.00

Loan Terms	APR* as low as
1 - 36 Months	5.89%
37 - 48 Months	6.25%
49 - 60 Months	6.50%
61 - 72 Months	6.75%

RVs, Boats, and Trailers

Model years 2009 - 2019 • Minimum monthly payment \$50.00

NEW RVs, BOATS, & TRAILERS: Up to \$100,000 for up to 120 months.
USED RVs, BOATS, & TRAILERS: Up to \$75,000 for up to 120 months.

Loan-to-Value: New RV = \$100,000 at 100% LTV
Used RV = \$75,000 at 95% LTV
New Boat/Trailer = \$75,000 at 100% LTV
Used Boat /Trailer = \$50,000 at 95% LTV

Loan Terms Up To	APR* as low as
12 - 84 Months	7.64%
85 - 96 Months	8.75%
97 - 120 Months	9.75%

*APR=Annual Percentage Rate

Motorcycles

Model year 2009 or newer

Minimum monthly payment \$50.00

Loan-to-Value: New = \$30,000 at 100% LTV
Used = \$25,000 at 95% LTV

Loan Terms Up To	APR* as low as
12 - 48 Months	7.14%
49 - 60 Months	7.50%
61 - 72 Months	8.75%

Visa Platinum (See disclosures on reverse)

Visa Platinum: Monthly payment is 3% of the outstanding balance (minimum payment is \$15.00).

Credit Lines Up To	APR* as low as
\$15,000	11.50%

Share Secured Visa Platinum

Secured by Regular Share or Money Market Account Balance

Credit Lines Up To	APR
\$15,000	9.50%

Personal Loan — Up to 60 Month Term

Minimum monthly payment \$50.00

Loan Amounts	APR* as low as
\$500 - \$10,000	11.90%
\$10,001 - 20,000	12.90%
\$20,001 - 30,000	13.90%

Personal loan payment estimate: on a \$2,500, 24 month loan with a 11.90% APR = payments of \$118 per month

Certificate and Share Secured

Minimum loan is \$1,500. Maximum loan amount cannot exceed 90% of Certificate balance, or 100% of available Share (regular savings) balance.

CERTIFICATE SECURED:

Maximum Term	APR
Certificate Security	Dividend Rate +1.50%

SHARE SECURED:

Minimum/Maximum Term	APR
12 - 60 months	Dividend Rate +1.50%

Other consumer loan programs and products available with additional rates and terms.

Real Estate

First City offers a full range of real estate loans with a variety of rates and terms to meet your needs, including

- Fixed and adjustable rates
- 15 and 30 year terms
- Conforming and jumbo programs
- Home Equity Line80 (80% Loan-to-value)



For information, rates, a free pre-qualification, or application, please call our mortgage hotline at (213) 481-4664.

DIVIDEND RATES AND YIELDS

All rates and yields subject to change after the account is opened. Call the credit union at (800) 944-2200 for current rates and yields.

Savings and Checking Accounts

Account Type	Minimum Balance to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Regular Share (Savings)¹	\$100	0.10%	0.10%
Vacation Club/Holiday Saver²	\$100	0.10%	0.10%
FirstStart Savings¹	0 and up	0.10%	0.10%
Free Checking³	None	None	None
Advantage Checking³	None	None	None
Interest Checking³	\$1,000	0.05%	0.05%
Check Builder⁴	None	None	None
Money Market	\$1,000 - \$9,999	0.20%	0.20%
	\$10,000 - \$24,999	0.25%	0.25%
	\$25,000 - \$49,999	0.30%	0.30%
	\$50,000 and over	0.30%	0.30%
Money Market IRA⁵	\$100 - \$9,999	0.20%	0.20%
	\$10,000 - \$24,999	0.25%	0.25%
	\$25,000 - \$49,999	0.30%	0.30%
	\$50,000 and over	0.30%	0.30%

¹The minimum deposit required to open is \$5

²The minimum deposit required to open is \$25

³The minimum deposit required to open is \$10

⁴The minimum deposit required to open is \$50

⁵The minimum deposit required to open is \$100

Rate is current through the date of this issue. Fees could reduce earnings.

Special Term Certificate Account	Minimum Balance to Earn APY	Term	Dividend Rate	Yield	Add Deposits Anytime!
Wealth Builder Certificate with payroll deduction	\$50	9 Mos.	0.65%	0.65%	
Regular Wealth Builder Certificate	\$500	9 Mos.	0.70%	0.70%	

Wealth Builder Certificate: Great with Payroll Deduction!

Term Certificate and Regular IRA Certificate Accounts		Term							
Minimum Balance		3 Mos.	6 Mos.	1 Year	18 Mos.	2 year	3 Year	4 year	5 year
\$1,000 to \$9,999	Dividend Rate	0.55%	0.75%	0.95%	1.00%	1.24%	1.54%	1.69%	1.88%
	APY	0.55%	0.75%	0.95%	1.00%	1.25%	1.55%	1.70%	1.90%
\$10,000 to \$49,999	Dividend Rate	0.75%	0.95%	1.14%	1.19%	1.44%	1.74%	1.88%	2.08%
	APY	0.75%	0.95%	1.15%	1.20%	1.45%	1.75%	1.90%	2.10%
\$50,000 and up	Dividend Rate	0.95%	1.14%	1.34%	1.39%	1.64%	1.93%	2.08%	2.28%
	APY	0.95%	1.15%	1.35%	1.40%	1.65%	1.95%	2.10%	2.30%

Penalties Will Be Imposed for Early Withdrawals



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.