



Pima Federal Visa® Credit Cards
Frequently Asked Questions (FAQs)

(Effective May 2013)

APPLICATION PROCESS

Q: Who can apply for a Pima Federal Visa® Credit Card?

A: Any member of Pima Federal is eligible to apply for a Visa® credit card.

Q: How can I apply for a Pima Federal Visa® Credit Card?

A: Members can apply at any Pima Federal Financial Center, or return a completed Visa® credit card application (with proof of income) to:

Pima Federal Credit Union
ATTN: Credit Card Processing
P.O. Box 50267
Tucson, AZ 85703

Q: How much will my credit limit be?

A: The credit limit will be determined by your credit worthiness. We review many factors including your past credit history and your ability to pay.

Q: What number do I call for card activation?

A: Call 1.800.631.3197 from your primary phone, or be prepared to answer a few security questions for validation.

FINANCE CHARGE AND INTEREST RATES

Q: Is the interest rate fixed or variable?

A: The interest rate is a variable rate that will vary with the market based on the Prime Rate.

Q: How often will the variable interest rate change?

A: The Annual Percentage Rate is subject to change on the first day of the billing cycle quarterly (January, April, July, October) to reflect any change in the Index and will be determined by the Prime Rate on the second Friday of the previous month (December, March, June, September) of each year as published in the Wall Street Journal "Money Rates" table to which we add a margin.

Q: Is there an introductory or "limited time" rate on the Visa® credit card?

A: The new Visa® credit card will offer a special rate of 2.99% APR on purchases for the 6 billing cycles from the opening date. In addition, there is a special rate of 2.99% APR for balance consolidations for 15 billing cycles from the opening date.

Q: On purchases, when will I be charged a finance charge?

A: A finance charge will be imposed on purchases posted during a billing cycle when the previous balance is not paid in full within the first 25 days of the billing cycle. A finance charge will also be imposed on purchases included in the new balance when the new balance is not paid in full within 25 days after the closing date.

Q: On cash advances, when will I be charged a finance charge?

A: A finance charge will be imposed on cash advances from the date of the transaction to the date paid. The finance charge accrued on cash advances between the closing date of the billing cycle and the date your account is credited will appear on your next statement. There is no time period within which to pay to avoid a finance charge.

Q: Is there a minimum finance charge?

A: If you are charged interest, the charge will be no less than \$1.00.

Q: Can my interest rate be increased if my payment is late?

A: The penalty APR of 17.99%APR may be applied to your account if you make a late payment (generally at 90 days late).

Q: How long will the penalty APR apply?

A: The penalty rate will apply for a minimum of (6) six consecutive months – until you make six consecutive minimum payments when due.

BALANCES, STATEMENTS AND PAYMENTS

Q: How do I find my balance?

A: Members can view their account through a link on Home Banking or call a dedicated 24/7 service phone number (Platinum 1.866.820.3888 or Signature Rewards 1.866.820.8293).

Q: When will I receive my credit card statement?

A: The credit card statement will be prepared and mailed around the third of each month.

Q: How can I sign up for an “electronic” or eStatement?

A: You can enroll for electronic statements within the credit card tab in Home Banking. Simply select Statements, then “go paperless” to enroll (You may un-enroll at any time).

Q: When in my payment due?

A: The payment is due on the 28th day of every month.

Q: What will my payment be?

A: Payments will be calculated at 3% of the current balance (plus any amount over limit) or \$25.00 whichever is higher.

Q: How do I make my payment?

A: You can make a payment with a teller at any Pima Federal Financial Center. You can make a payment by utilizing the Pima Federal Home Banking Bill Pay. You can make a payment from your Pima Federal Account by selecting “Make a Payment” from the Credit Card tab in Home Banking. You can make a payment by mailing a check or Money Order to the remittance address on your statement. You can schedule a payment for another financial institution bill pay service. For a fee of \$5.00, you can make a payment by calling the 24/7 phone number on the back of your card or on your statement (Platinum 1.866.820.3888 or Signature Rewards 1.866.820.8293).

Q: Where do I mail my payment?

A: Please mail your payment to the remittance address on your statement:

Pima Federal Credit Union
P.O. Box 60510
City of Industry, CA 91716-0510

Q: Can I pay at a Shared Branching location?

A: We offer many different options; however, we cannot accept payment from a Shared Branching location.

Q: Can I set up a payroll deduction or automatic payment?

A: Not at this time.

Q: Can I skip a payment by paying at least double the minimum payment?

A: If you make extra or larger payments, you are still required to make at least the minimum payment each month your account has a payment.

Q: How are my payments applied?

A: Once you have satisfied the monthly minimum payment, the excess amount will be allocated first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on the applicable annual percentage rate.

Q: When is my payment considered late?

A: Payments are due on the 28th of each month that your account has a balance. The payment is considered late if we do not receive your payment on or before the 28th.

FEES AND CASH ADVANCES

Q: What are the fees associated with the cards?

A: Annual Fee = \$0.00
Balance Transfer Fee = \$0.00
Cash Advance Fee = 3% of advance with minimum of \$10.00
Foreign Transaction Fee = 1% of each transaction in U.S. Dollars
Late Fee = Up to \$25.00
Over Limit Fee = Up to \$25.00
Returned Payment (NSF) Fee = Up to \$25.00

Q: Can I get a cash advance at the credit union or other financial institution? How much?

A: Yes. Cash advances balance cannot exceed 50% of the total credit line.

Q: What do I need to withdraw from an ATM?

A: To withdraw cash from an ATM, you will need your card and your Personal Identification Number (PIN).

Q: Is a cash withdrawal at an ATM a purchase or a cash advance?

A: A cash withdrawal from an ATM is considered a cash advance and will be subject to the cash advance fee (3% of advance with a minimum of \$10.00) and any applicable non-Pima Federal ATM fees.

Q: Is a Balance Transfer or a Balance Consolidation considered a purchase or a cash advance?

A: A Balance Transfer is treated as a cash advance without a fee. What this means is the finance charge will be imposed like a cash advance from the date of the transaction to the date paid.

Q: Can I use the Balance Consolidation to pay off anything I want?

A: You can use the Balance Consolidation to pay off any non-Pima Federal obligation, such as higher rate credit cards.

PINS

Q: Can I request a personalized PIN?

A: Your PIN will be mailed separately from your card and cannot be changed.

Q: How can I re-order my PIN?

A: For security purposes, we do not have record of your PIN, and will not re-order a PIN within 60 days of mailing it to you. You can request that the PIN be mailed to you by calling the number on the back of your card or the number on your statement. You can also request a PIN mailer within the Credit Card tab in Home Banking.

CONTACT NUMBERS

Q: What number do I call for questions, re-order a card?

A: Cardholder Service (general) 1.800.654.7728 (24/7). Cards issued prior to March 2013 (through First Bank) consumer 1.800.875.8078 and Business 1.866.477.8460.

Q: Who do I contact for lost/stolen card or PIN?

A: Call 1.800.449.7728 (24/7) or write: Customer Service
P.O. Box 31112
Tampa, FL 33631-3112

PAYMENT PROTECTION

Q: How do I obtain payment protection?

A: You can enroll by completing the "Platinum" Payment Protection Plan contact any Pima Federal Financial Center.

Q: What is the cost of the optional Payment Protection?

A: The Payment Protection cost is \$0.45 per \$100 balance using the statement (or cycle ending) balance.

Q: I have questions or need to file a claim on my payment protection. Who do I call?

A: For questions or Payment Protection claims, please contact our Credit Department at 520.887.5010.

REWARDS

Q: I have the Signature Rewards card, how are my reward points accumulated?

A: You will earn one point for each dollar in net purchases.

Q: Is there a maximum to what I can earn in points?

A: No, there are no maximum points for the Signature Rewards program.

Q: Do my point expire?

A: The points for the Signature Rewards will accrue over 3 calendar years, and will expire on a first in, first out basis annually (i.e., points earned in calendar year 1 will expire on the last business day of calendar year 3.)

Q: How can I see or redeem my Signature Rewards points?

A: You can redeem your Signature Rewards points by utilizing a link within the Credit Card tab in Home Banking or by going to the website at www.CURewards.com.

Q: What number do I call for Signature Rewards?

A: 1.877.219.4988 (24/7)

EMV OR SMART CHIP

Q: What is an EMV Chip?

A: Europay, MasterCard, Visa – or EMV is the industry standard for payment in most Europe and Asia. This technology utilizes a microchip embedded in the card which is encrypted and provides stronger security and protection against fraud than the normal magnetic stripe.

Q: What information is on the EMV chip?

A: The “smart” chip does NOT store personal information. It contains information (similar to the magnetic stripe) that is required to authenticate, authorize and process transactions.

MISCELLANEOUS

Q: Can I use the card outside the U.S.A.?

A: Yes, however we suggest you contact us prior to your travel outside the U.S.A. to discuss potential fraud issues. In addition, many European merchants utilize the CHIP technology, and may ask for you to provide your PIN number as verification (Foreign Transaction fee of 1% will be assessed).

Q: I see a new Credit Card tab on Home Banking! Can I access my existing credit card information?

A: The Credit Card tab on Home Banking is for our new credit card that will be available to members in May 2013. To access information on a credit card issued prior to March 2013 (through First Bank) call 1.877.875.8078 (consumer) or 1.866.477.8460 (business).