



# Customer Bulletin

## FS Member Cooperatives Team Up With First USA to Offer the FS® Home Grown Values™ Platinum Visa® Card

FS Member Cooperatives and First USA, the nation's largest Visa® card issuer, are joining together to offer the **FS Home Grown Values Platinum Visa® card** with these exceptional benefits:

- \* **Low Rates** – 0% introductory fixed APR<sup>1</sup> on all purchases and balance transfers for up to six months. After the introductory period, customers will continue to save with rates starting as low as 8.9% variable priced APR<sup>1</sup> on all purchases and balance transfers.
- \* **No Annual Fee**
- \* **Credit Line up to \$100,000** – Customers will have financial flexibility with a credit line from \$5,000 up to \$100,000<sup>2</sup>.
- \* **Customers can Save by Paying Off Balances on Other Accounts** – Customers can maximize savings by transferring balances from any higher-rate accounts to the new **FS Home Grown Values Platinum Visa® card**.
- \* **Unique FS Home Grown Values™ Rewards Offer** – The **FS Home Grown Values Platinum Visa® card** proudly offers the ability to earn two points for every dollar in qualifying purchases made at participating FS, Fuel 24 and FAST STOP locations and one point for every dollar in purchases<sup>3</sup> made everywhere else—from groceries to vacations to anywhere in between. Once a customer reaches 5,000 points<sup>4</sup> in rebate earnings, they will automatically receive a \$50 Home Grown Values gift card<sup>5</sup> for use at participating FS, Fuel 24 and FAST STOP locations.
- \* **Plus** – Other Platinum Visa® benefits include a year-end summary of spending, 24-hour customer service, \$1,000,000 travel accident insurance, auto rental collision coverage, emergency cash and ticket replacement and lost luggage assistance<sup>6</sup> and access to purchase at over 55 million VISA accepting merchants worldwide.

To apply for a **FS Home Grown Values Platinum Visa® Card**, visit your nearest FS, Fuel 24 or FAST STOP location for an application. Offer subject to credit approval.

<sup>1</sup> A 0% fixed APR for the first six (6) billing cycles following the opening of an account. After that, rates as low 8.9%, 10.9%, or 14.9% variable APR based upon creditworthiness. Other APRs include: Cash Advance APR of 19.99%; Late Payment APR if late once during introductory period of 8.99%, 10.99%, or 14.99% variable on purchases; and if late twice in any six month period APR of 19.99% fixed on all balances. Grace period for repayment of purchase balances: 20 - 25 days, but none for balance transfers or convenience checks. Method of computing the balance for purchases: Two cycle average daily balance (including new purchases). Payments will be allocated to the lowest APR's first. Minimum finance charge \$1.00. Annual fee: None. Other fees as determined by your Cardmember Agreement. Offer available to U.S. residents only.

<sup>2</sup> In certain instances, you may receive a Platinum card with a credit line up to \$5,000.

<sup>3</sup> Balance transfers, cash advances and convenience checks do not qualify for rebates.

<sup>4</sup> Points accumulate automatically and are tallied on your monthly statement. A maximum of 60,000 points can be earned each anniversary year (12 months from the date of the opening of your account). Points are good for a full two years.

<sup>5</sup> Gift cards are good for a full year.

<sup>6</sup> Certain limitations, exceptions and restrictions apply to these benefits. Details will be provided when you become a cardmember.



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