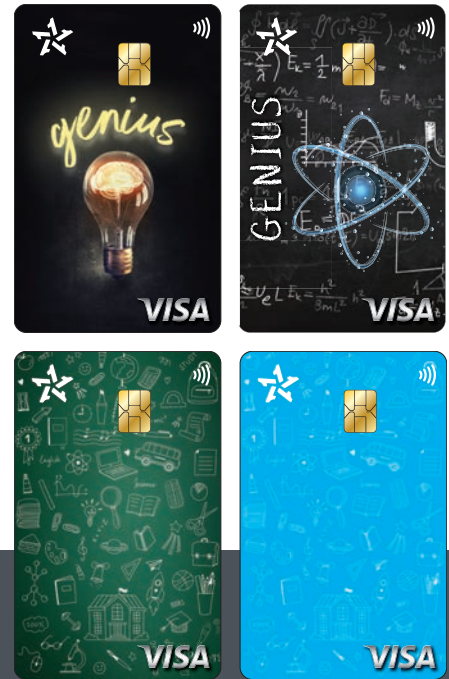


# GENIUS Credit Card

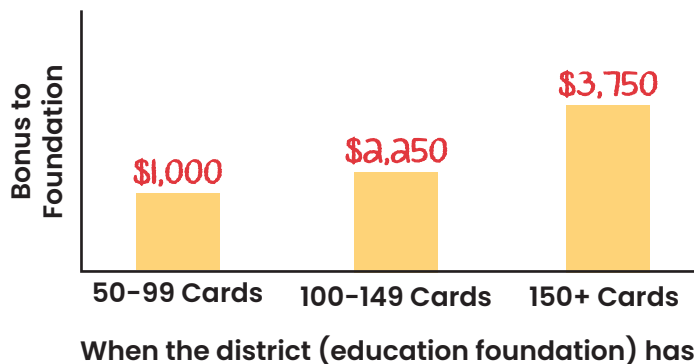


Everyone deserves a quality education and the **GENIUS Card** supports this mission.

*1% of all purchases support education in our community.<sup>1</sup>*

Even better, you have the power to choose what school district or private school you'd like to support in the Greater Houston Area.

*Support schools in your community with every swipe!*



## Exclusive Educators Home Loan

- Purchase or Refinance
- Exclusive Rates
- 100% financing available
- No Lender Fees<sup>2</sup>
- No Appraisal Fee (up to \$595 credit at closing)



[FCCU.ORG/GENIUS](https://www.fccu.org/genius)

<sup>1</sup>Certain credit criteria apply. Rates and terms subject to change without notice. GENIUS Card is open to all members, age 18+. Intro rate of 0% APR for first 12 months valid on purchases and balance transfers for new cardholders only. After intro rate expires, rate will be between 9.99% APR and 17.99% APR based on creditworthiness. 1% of all purchases support education in our community. Funds will be awarded annually in May to local Education Foundations to support education. Primary cardholder may select the school district/private school that their 1% of purchases will support. All additional credit cards associated with the primary cardholder's credit card will automatically support the selected school district/private school as well. Cardholders may change their school district/private school selection at any time. The school district/private school identified as of April 30th each year will receive 1% of the value of the cardholders purchases annually in May. If no school selection is made, 1% of purchases will support Spring Branch ISD. 1% value of purchases have no cash value and cannot be transferred to others. Minimum monthly payment of \$18 or 3% of balance, whichever is greater, required each billing cycle. A \$5 or 3%, whichever is greater, balance transfer fee applies for each transfer made. Refer to your tax advisor to determine eligibility for any tax deductions. First Community Credit Union invites anyone that lives, works, or worships in Harris, Fort Bend or Montgomery County to open their GENIUS card and make a difference in the community with us. <sup>2</sup>3rd Party fees, pre-paid taxes and insurance are not included in this offer. Other fees may apply on a case-by-case basis. See [FCCU.ORG/HOMELOANS](https://www.fccu.org/home loans) for full details.