



## Welcome to the BMW Car Club of America Rewards Visa® Credit Ca

Thank you for your interest in **BMW Car Club of America Rewards Visa® Credit Card** – custom designed with special features and benefits just for BMW car and racing enthusiasts! **Apply now**, so you can express your passion for the Ultimate Driving Machine while you automatically build points toward Free annual BMW CCA membership, 1% cash back, travel, merchandise and gift cards from name brand retailer and other great rewards.

Please enter the Invitation Code that's shown prominently on the offer you received.

Invitation Code |                    | - |

Plus you'll get all the outstanding benefits you'd expect from a world-class card with a name you can trust – **like no annual fee, 1% cash back, and 0% APR on balance transfers for 6 full months.**



Your Car Here!



### Customize Your Card!

Once you're accepted, we'll custom print your card with a photo of your prized BMW!

**APPLY NOW**

Request your **BMW Car Club of America Rewards Visa® Credit Card** right now!

<b>Annual Percentage Rate (APR) for Purchases</b>	11.24% (0.03079% Daily Periodic Rate (DPR))
<b>Other APRs</b>	<b>Balance Transfer APR:</b> 0.00% for six months (0.00000% DPR), then the standard APR for purchases <b>Cash Advance APR:</b> 19.99% fixed (0.05477% DPR) <b>Penalty APR:</b> 27.99% (.07668% DPR) <sup>1</sup>
<b>Variable Rate Information</b>	Your APR for purchases transactions will vary. The rate is determined monthly by adding the following percentage points to the Prime Rate. <sup>2</sup> Purchase Balances: 7.99%
<b>Fixed Rate Information</b>	Cash Advance Balances: 19.99%(0.05477% DPR)
<b>Grace Period for Repayment of the Balance of Purchases</b>	At least 25 days when you pay your balance in full each month
<b>Method of Computing the Balance of Purchases</b>	Actual Daily Balance (including new purchases) <sup>3</sup>
<b>Annual Fees</b>	None
<b>Minimum Finance Charge</b>	None
<b>Transaction Fee for Purchases</b>	None
<b>Transaction Fee (finance charge) for domestic Cash Advances (including convenience checks):</b>	3% of the transaction amount, minimum of \$5.00 and maximum of \$300.00
<b>Transaction Fee (finance charge) for Foreign Country Cash Advances (including convenience checks):</b>	4% of the transaction amount, minimum of \$5.00 and maximum of \$1,000.00
<b>Transaction Fee (finance charge) for Balance Transfers:</b>	3% of the transaction amount, maximum of \$300.00
<b>Foreign Transaction Fee (finance charge):</b>	2% of each transaction conducted outside of the United States
<b>Grace period for Cash Advances and Balance Transfers:</b>	None

<b>Late Payment Fee:</b>	None
<b>Overlimit Fee:</b>	None

1. If you are late making a payment, any rates not exceeding the Penalty Rate may change to the same rate and type as the Penalty Rate. See Cardholder Agreement for details.
2. Prime Rate as published by The Wall Street Journal in effect on the last business day of each calendar month (available online at <http://www.wsj.com/>). Disclosed Variable APRs are based on the Prime Rate as of January 1, 2009.
3. For each day in the billing cycle, we take your beginning balance (including the previous day's periodic finance charges), add any new transactions or other debits, and subtract any payments or other credits. This gives us that day's Daily Balance. We multiply this Daily Balance by the Daily Periodic Rate, which corresponds to an Annual Percentage Rate, to get your Daily Periodic Finance Charges. We then add these Periodic Finance Charges to your Daily Balance to get the beginning balance for the next day. To get your total Periodic Finance Charges for any Billing Cycle, we add all the Daily Periodic Finance Charges and round the sum to the next highest cent. We do this calculation separately for each feature such as Purchases, Cash Advances, and Promotional Balances. Finance charges begin to accrue on all items debited to your account (including fees and charges) as of the transaction date. However, you will have a grace period on purchases and will not pay a periodic finance charge on purchase balances in any given billing cycle if you pay your Current Balance in full by the Payment Due Date that falls within that billing cycle. There is no grace period for Cash Advances or other non-purchase balances.

**Balance Transfers:** Balance transfers accrue periodic finance charges at the same APR as purchases as disclosed above, but are not given an interest free grace period and will be assessed a Transaction Fee as disclosed above. You may not request balance transfers of existing obligations you owe us or our affiliates. If your application is approved and you request a balance transfer, you authorize us to bill your approved PartnersFirst credit card account for the amount(s) listed on your transfer request. Your other credit card accounts will not be closed even if you transfer your entire balance. Please contact the other credit card issuers directly to close the other accounts. If you, if you request a balance transfer that would cause your account to exceed its assigned credit limit, we may, at our option, either: (i) post the entire balance transfer request to your account and assess an overlimit fee; (ii) post only a portion of the balance transfer requested to your account up to the amount of credit available under the credit limit; or (iii) refuse to process the entire balance transfer requested. We will advise you if we do not or are unable to process your transfer request for any reason. We are not responsible for any charges billed to you by other creditors for the transfers. The balance transfer promotional APR duration is valid from the date of the first transaction.

**Rewards:** Earn 1 point for every dollar spent on net retail purchases. You will not earn points on Balance Transfers, Cash Advances and Convenience Checks transactions or fees and finance charges. Points don't expire as long as your account is open, and you use your credit card every 24 months). Points also expire six months from account closure date. You cannot redeem points for rewards if you are overlimit, bankrupt, credit revoked, currently past due or there is a fraud status on your account.

### California Residents:

Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

### Ohio Residents:

Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

### New York and Vermont Residents:

PartnersFirst may obtain at any time your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-877-226-5697) for a comparative list of credit card rates, fees, and grace periods.

### Married Wisconsin Applicants:

No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

## YOUR BILLING RIGHTS

**KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### **Notify Us In Case if Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number.
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- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us within three business days before the automatic payment is scheduled to occur.

### **Your Rights and Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected your error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

### **Special Rules for Credit Card Purchases**

If you have a problem with the quality of property or services that you purchased with a card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

[Click here](#) for a printable Terms and Conditions page for your records