



First Community Credit Union

Terms and Conditions – GRAVITAS Signature Credit Card

I. Description of the Gravitas Card

- a) The Gravitas card is a credit card provided by First Community Credit Union ("Issuer") and is managed by First Community Credit Union ("Administrator").
- b) Participation is exclusive to those who have a current credit card from the Issuer (FCCU Rewards or GENIUS Card). These individuals are defined as ("Cardholders").
- c) The Issuer reserves the right to disqualify any Cardholder from being a Gravitas Cardholder due to abuse, fraud, or any violation of the Cardholder terms and conditions. The Issuer may make such a determination in its sole discretion.
- d) The Issuer and the Administrator reserve the right to change the terms and conditions any time.
- e) Eligibility for the Gravitas card is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

The Gravitas Card Privacy Policy is available at the Issuer's website under Brochures > Privacy Policy.

II. Donation to First Community Cares Foundation

- a) An annual fee of \$54 will be assessed. 50% of the annual fee will be donated to the First Community Cares Foundation on behalf of First Community Credit Union.

III. Gravitas Card Reward Points & Benefits

- a) The Gravitas card is eligible to earn and redeem reward points. Points are monitored via AmpliFI Loyalty Solutions. A full list of terms and conditions can be found through AmpliFI's website.
 - i) Gravitas cardholders will earn one point five (1.5) points for every one (1) dollar of each qualifying transaction using cardholder's enrolled Gravitas card on all purchases.
 - ii) Gravitas cardholders will earn three (3) points for every one (1) dollar of each qualifying transaction for travel related purchases (airline, hotel, rental car) and fuel.
- b) With the Gravitas card, if you spend a total of \$2,000 within the first 60 days of card issuance, a one-time refund of a one-year annual Amazon Prime membership, up to \$139, will be credited to the Cardholders Gravitas card. Amazon Prime membership must be the core Amazon Prime membership for those age 18+. Amazon Prime Young Adult (formerly Prime Student), Amazon Prime Access, Amazon Music Unlimited, Amazon Grocery, Amazon Gaming, Amazon One Medical, Prime RX, Prime Video/Streaming, Prime Reading, Amazon Channels, Audible Premium Plus, or any other various Amazon services/subscriptions that can be bundled or purchased separately outside of the core Amazon Prime membership are not eligible.
- c) An annual refund for TSA Pre-Check fees, up to \$159, will be credited to the Cardholders Gravitas card after the first 60 days of card issuance, and annually thereafter, as applicable.

IV. Contact information

- a) For questions, concerns or complaints, please contact the Administrator's customer service center at 281.856.5300 or email us at info@fccu.org. You should expect a resolution to all inquiries within 5 business days.
- b) The Administrator's customer service center is open 24/7/365.