



P. O. Box 983
 Temple, Texas 76503
 254.773.1604
 Texell.org

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of the effective date of January 1st, 2019. You can call Us at (254) 773-1604 or write Us at Texell Credit Union, P.O. Box 983, Temple, TX 76503 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

<p>Annual Percentage Rate (APR) For Purchases</p>	<p>VISA Platinum: <u>0.00</u> % Introductory APR for 6 months or 6 full billing cycles after Your Account is opened, whichever is greater.</p> <p>After that Your APR will be <u>10.24</u> % - <u>18.00</u> % depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Aspire: <u>15.24</u> % This APR will vary with the market based on the Prime Rate.</p>
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<p>APR For Balance Transfers</p>	<p>VISA Platinum: <u>0.00</u> % Introductory APR for 6 months or 6 full billing cycles after Your Account is opened, whichever is greater.</p> <p>After that Your APR will be <u>10.24</u> % - <u>18.00</u> % depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Aspire: <u>15.24</u> % This APR will vary with the market based on the Prime Rate.</p>
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<p>APR For Cash Advances</p>	<p>VISA Platinum: <u>14.24</u> % - <u>18.00</u> % depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>VISA Aspire: <u>18.00</u> % This APR will vary with the market based on the Prime Rate.</p>
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<p>How to Avoid Paying Interest on Purchases</p>	<p>Your due date will be at least 25 days following the statement closing date. We will not charge You interest on purchases if You pay Your entire balance owed each month by the payment due date.</p>
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<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.</p>
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Fees

<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Overdraft Transfer 	<p>Except for transfers subject to an Introductory APR, \$8.00 for each transfer \$8.00 for each advance \$8.00 for each transfer</p>
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<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$35.00 Up to \$25.00</p>
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."