texell CREDIT UNION
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 October 1st, 2026. 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	
Annual Percentage Rate (APR) For Purchases	VISA Platinum BONUS: **0 %** Introductory APR for 6 months or 6 full billing cycles after Your Account is opened, whichever is greater. After that Your APR will be **11.74 %** - **17.99 %** depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate. VISA Signature BONUS: **0 %** Introductory APR for 6 months or 6 full billing cycles after Your Account is opened, whichever is greater. After that Your APR will be **13.24 %** - **15.24 %** depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate. VISA Aspire: **17.99 %** This APR will vary with the market based on the Prime Rate.
APR For Balance Transfers	VISA Platinum BONUS: 0 **%** Introductory APR for 6 months or 6 full billing cycles after Your Account is opened, whichever is greater. After that Your APR will be 11.74 **%** - 17.99 **%** depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate. VISA Signature BONUS: 4.99 **%** Introductory APR for 24 months or 24 full billing cycles after Your Account is opened, whichever is greater. After that Your APR will be 13.24 **%** - 15.24 **%** depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate. VISA Aspire: 17.99 **%** This APR will vary with the market based on the Prime Rate.
APR For Cash Advances	VISA Platinum BONUS: 15.74 **%** - 17.99 **%** depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate. VISA Signature BONUS: 15.24%-17.24 **%** This APR will vary with the market based on the Prime Rate. VISA Aspire: 17.99 **%** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	**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.**
Fees	
Transaction Fees • Overdraft Transfer • Cash Advance • Balance Transfer	For VISA Platinum BONUS and VISA Aspire, **$8.00** for each transfer For VISA Platinum BONUS and VISA Aspire, **$8.00** for each advance For VISA Signature BONUS, **$15.00** for each advance For VISA Platinum BONUS and VISA Aspire, **$8.00** for each transfer not subject to an Introductory APR For VISA Signature BONUS, **3.00%** [**$8.00** minimum] for each transfer not subject to an Introductory APR
Penalty Fees • Late Payment • Returned Payment	Up to **$35.00** Up to **$25.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Copyright Oak Tree Business Systems, Inc., 2018-2019. All Rights Reserved.