

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, 2020. 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 9.49 % - 17.49 % 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 10.99 % - 12.99 % depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.

VISA Aspire: 17.49 %

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 9.49 % - 17.49 % 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 10.99 % - 12.99 % depending on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.

VISA Aspire: 17.49 %

This APR will vary with the market based on the Prime Rate.

APR For Cash Advances

VISA Platinum BONUS: 13.49 % - 17.99 % depending on Your creditworthiness. This APR will vary with the market based on the Prime Rate.

VISA Signature BONUS: 12.99-14.99 %

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)."