



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Classic 8.99% , 11.99% , 14.99% , 16.99% or 18.00% , based on your creditworthiness.</p> <p>Visa Rewards 9.99% , 12.99% , 15.99% , 17.99% or 18.00% , based on your creditworthiness.</p> <p>Visa TX Educators Rewards 6.99% , 9.99% , 11.99% , 14.99% or 16.00% , based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Classic 8.99% , 11.99% , 14.99% , 16.99% or 18.00% , based on your creditworthiness.</p> <p>Visa Rewards 9.99% , 12.99% , 15.99% , 17.99% or 18.00% , based on your creditworthiness.</p> <p>Visa TX Educators Rewards 6.99% , 9.99% , 11.99% , 14.99% or 16.00% , based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Classic 8.99% , 11.99% , 14.99% , 16.99% or 18.00% , based on your creditworthiness.</p> <p>Visa Rewards 9.99% , 12.99% , 15.99% , 17.99% or 18.00% , based on your creditworthiness.</p> <p>Visa TX Educators Rewards 6.99% , 9.99% , 11.99% , 14.99% or 16.00% , based on your creditworthiness.</p>
Penalty APR and When it Applies	<p>Visa Classic None</p> <p>Visa Rewards None</p> <p>Visa TX Educators Rewards None</p>
Paying Interest	We will begin charging you interest on purchases on the transaction date.
Minimum Interest Charge	None

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	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None \$5.00 or 1.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of:

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Classic, Visa Rewards and Visa TX Educators Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

5.00% of the amount of the required minimum payment, if you are nine or more days late in making a payment. However, the fee will not exceed \$25.00.

Cash Advance Fee (Finance Charge):

\$5.00 or 1.00% of the amount of each cash advance, whichever is greater.

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Pay-by-Phone Fee:

\$5.00.

PIN Replacement Fee:

None.

Rush Fee:

\$5.00.

Statement Copy Fee:

None.

Unreturned Card Fee:

None.