TEXANS CREDIT UNION

Credit Card Application and Solicitation Disclosure

Interest Rates and Interest Charges				
VISA* Credit Card	**Texans Premier Rewards**	**Texans Cash Rewards**	**Texans Rate Advantage**	**Texans Secured**
Annual Percentage Rate (APR) for Purchases	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR on new purchases made during the first 6 months from date of account opening through the billing cycle that covers the 6th month. After that, your APR will be **11.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers[1]	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**0%** Introductory APR on new balance transfers[1] made during the first 6 months from date of account opening through the billing cycle that covers the 6th month. After that, your APR will be **11.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**13.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**11.65%** to **17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	**17.99%** based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**None**			
Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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				
Annual Fee	**None**			
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 **None** **None** **1%** of each transaction after conversion to US dollars.			
Penalty Fees • Late Payment • Over the Credit Limit • Returned Payment	 **Up to $25** **None** **Up to $25**			

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See the terms and conditions of your cardholder agreement for more details.

Loss of Introductory APR: If you fail to make your payment or make it late, we may end the Introductory APR and apply the variable APR for which you were approved.

[1]**Balance Transfers:** Any existing balances on Texans Credit Union loans or credit card accounts **are not** eligible for the Introductory APR.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Security Interest: You specifically grant us a consensual security interest in all individual and joint accounts you have with us now and in the future to secure repayment of credit extensions made under this agreement. The granting of this security interest is a condition for the issuance of credit for any card which you may use, directly or indirectly, to obtain extensions of credit under this agreement. The Credit Union will acquire a security interest in the property purchased with your credit card. Collateral securing other loans with us may also secure this account.

Default: In the event of default, the Credit Union reserves the right to pursue any and all of its legal rights and remedies, including those outlined in the Termination of Rights and Services section of the Consumer Membership Account Agreement.

Other Disclosures: Express Delivery Charge is $25.00.

The information provided in this disclosure is accurate as of 11/01/2026. The information may have changed after that date. To find out what may have changed, call us at 1-800-843-5295 or write us at Texans Credit Union, 777 E Campbell Road Richardson, TX, 75081. Before we approve you for a credit card, we will review your credit report and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

*VISA is a registered trademark of Visa International Services Association.