

Interest Rates and Interest Charges		
VISA ¹ Credit Card	Texans Rate Advantage Visa	Texans Cash Rewards Visa
(2) Annual Percentage Rate (APR) for Purchases	10.99% to 17.99% APR based on your creditworthiness and other factors.	11.99% to 17.99% APR based on your creditworthiness and other factors.
Annual Percentage Rate (APR) for Balance Transfers	2.23% Introductory APR will apply to balance transfers of \$500 or more made from January 1, 2023 – March 31, 2023 through the billing cycle that covers the date of March 24, 2024. After that, your APR will be 10.99% to 17.99% based on your creditworthiness and other factors. For balance transfers of less than \$500, your APR will be 10.99% to 17.99% .	2.23% Introductory APR will apply to balance transfers of \$500 or more made from January 1, 2023 – March 31, 2023 through the billing cycle that covers the date of March 24, 2024. After that, your APR will be 11.99% to 17.99% based on your creditworthiness and other factors. For balance transfers of less than \$500, your APR will be 11.99% to 17.99% .
(3) APR for Cash Advances	17.99%	
Penalty APR and When it Applies	None	
How to Avoid Paying Interest on Purchases and Balance Transfers	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	<ul style="list-style-type: none"> • Balance Transfer None • Cash Advance None • Foreign Transaction 1% of each transaction after conversion to US dollars. 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25 • Over the Credit Limit None • Returned Payment Up to \$25 	

Subject to Loan Approval. Based on a review of your credit worthiness and other factors, you may not receive the Introductory Rate credit offer. Introductory Rate offer expires 03/31/2023. Any purchases that are posted on your account after this date will be charged the standard APR for which you were approved (stated on your Credit Card Account Opening Disclosure).

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases). See your Credit Card Agreement for details.

Loss of Introductory APR: We may end your Introductory APR and apply the standard APR if you make a late payment.

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.

Other Disclosures: Express Delivery Charge is \$25.00.

The information provided in this disclosure is accurate as of 01/15/2023. 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. 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).

¹VISA is a registered trademark of Visa International Services Association.