

## Texans Credit Union Credit Card Solicitation Disclosure

Interest Rates and Interest Charges		
VISA Credit Card	Texans Rate Advantage Visa	Texans Cash Rewards Visa
Annual Percentage Rate (APR) for Purchases on Texans Rate Advantage VISA Card	<b>8.99% to 15.99%</b> when you open your account based on your creditworthiness and other factors.	
Annual Percentage Rate (APR) for Purchases on Texans Cash Rewards VISA Card	<b>9.99% to 13.99%</b> when you open your account based on your creditworthiness and other factors.	
APR for Balance Transfers on Texans Rate Advantage VISA Card	<b>8.99% to 15.99%</b> when you open your account based on your creditworthiness and other factors.	
APR for Balance Transfers on Texans Cash Rewards VISA Card Transfers	<b>9.99% to 13.99%</b> when you open your account based on your creditworthiness and other factors.	
APR for Cash Advances	<b>17.99%</b>	
Penalty APR and When it Applies	<b>Not applicable</b>	
How to Avoid 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 if you pay your entire balance by the due date each month.	
Minimum Interest Charge	<b>None</b>	
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	
<b>Fees</b>		
Annual Fee	<b>None</b>	
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> <b>1%</b> of each transaction after conversion to US dollars.	
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over the Credit Limit</li> <li>• Returned Payment</li> </ul>	<b>Up to \$25</b> <b>None</b> <b>Up to \$25</b>	

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

**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; and collateral securing other loans with us may also secure this account.

The information provided in this disclosure is accurate as of 1/1/2016. 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).

**Other Disclosures:**

Express Delivery Charge \$25.00