



MasterCard® Platinum Rewards Account Disclosures

These Account Disclosures supplement and are incorporated into the Texas Bay Credit Union Credit Card Agreement and Disclosure Statement for Your MasterCard® Account. Please retain this Account Opening Disclosures supplement with your Credit Card Agreement for future reference. Rates and fees are subject to change at any time.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	<p>5.80% introductory APR on new card purchases for six months. After that, your APR will be based on your credit at the time of approval. Cash advance APR is as low as 10.24%.</p> <p>0% for six months on Balance Transfers. After that, your APR will be based on your credit at the time of approval+.</p> <p>Annual Percentage Rates will vary with the market based on the Prime Rate.*</p>
Penalty APR and When it Applies	<p>18.00%</p> <p>This APR may be applied to your Account if a required payment is 60 days or more late.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply indefinitely unless you make required payments when due for the first six consecutive months beginning with the first payment due following the effective date of the Penalty Rate.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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</p>

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfers • Cash Advances • Foreign Transaction 	<p>Either \$10 or 3% of the amount of each transaction, whichever is greater.</p> <p>Either \$10 or 3% of the amount of each transaction, whichever is greater</p> <p>Up to 1% of each transaction in U.S. dollars. This fee will be in addition to any other applicable fee.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$35</p> <p>Up to \$25</p>

*After the first year your Account has been open, this APR will also vary based on your creditworthiness. See your Credit Card Agreement and the information below for more details.

Continued on Next Page



How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

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

Rates, Fees, and Other Terms

Rates and fees are subject to change at any time, subject to any notice required by applicable law.

Interest Rates:

Introductory Rate: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of your Account, you will pay an **INTEREST CHARGE** for all new purchase transactions made at an Introductory Rate Daily Periodic Rate of **.015891% (5.80% ANNUAL PERCENTAGE RATE)** for six months. The introductory rate is not available on cash advances or balance transfers.

+Introductory Balance Transfer Rate: Until the first day of the billing cycle that includes the six-month anniversary date of the opening of your Account, you will pay an **INTEREST CHARGE** for all purchase, cash advance, and balance transfer transactions made at the Introductory Rate.

Standard Rate: After the Introductory Rate period, you will pay an **INTEREST CHARGE** based on your credit at the time of approval for all purchase, cash advance, and balance transfer transactions made at a Standard Daily Periodic Rate as low as **.028055% (10.24% ANNUAL PERCENTAGE RATE)**. This APR will vary with the market based on the Prime Rate as published in *The Wall Street Journal* and may increase. The APR is determined by adding a margin to the Prime Rate. See your Credit Card Agreement for additional information.

In addition to the variable-rate aspects of your Account, the Standard Rate is also based on your creditworthiness. After your Account has been open for at least one year, we may review your creditworthiness from time to time, including when you request a credit limit increase, and adjust your Daily Periodic Rate for all advances within a range of **.028055% to .049315% (10.24% to 18.00% APR)**. If we change your APR due to your creditworthiness, the margin for your Account will be adjusted, and we will notify you in accordance with applicable law. See your Credit Card Agreement for additional information.

Penalty Rate: If at any time your Account is 60 days or more delinquent, we may increase your Daily Periodic Rate for all current balances and future purchase, cash advance, and balance transfer advances to **.049315% (18% APR)**. See your Credit Card Agreement for additional information.

Minimum Payment Due: The Minimum Payment Due each statement period will be 3% of the New Balance or \$18, whichever is greater, plus any Past Due Amount and any Overlimit Amount Due. If your New Balance is \$18 or less, you agree to pay your Account in full. See your Credit Card Agreement for additional information.

Fees:

Late Payment Fee: Up to \$35. In no event will the Late Payment Fee exceed the amount of the required Minimum Payment Due for the applicable statement period. See your Credit Card Agreement for additional information.

Returned Payment Fee: \$25. In no event will the Returned Payment Fee exceed the amount of the required Minimum Payment for the applicable statement period. See your Credit Card Agreement for additional information.

Cash Advance or Balance Transfer Fee: Up to 3% of the transaction amount (minimum of \$10) on all cash advance or balance transfer transactions. May not apply to introductory balance transfer offers. See your Credit Card Agreement for additional information. Cash Advances include, but not limited to ATM, Over-the-Counter, Same-Day Online, Overdraft Protection, Returned Payment and Cash Equivalent (money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, etc.).

Foreign Transaction Fee: Up to 1% of the transaction amount in U.S. dollars on all international purchase, cash advance, and account credit transactions, even if there is no currency conversion. This fee will be in addition to any other applicable fee. See your Credit Card Agreement for additional information.

Other Fees:

Telephone Operator Assisted Payments: \$10 per transaction

Rush Card Order Fee: \$45 per card

Convenience Check Fees:

Cash Advance or Balance Transfer Using Convenience Check Either \$10 or 3% of the amount of each transaction, whichever is greater

Stop Payment of Convenience Check \$20 per stop payment order

Non-Sufficient Funds (insufficient credit limit): \$25 per instance. In no event will this fee exceed the amount of the unpaid convenience check.

Copy of Convenience Check \$4 per check copy

Credit Card Request

By accepting and using the credit card(s) I/we agree to be bound by the terms and conditions of the card(s) and all future amendments when we use the card(s).