



**PLATINUM MASTERCARD / SECURED
MASTERCARD / PLATINUM REWARDS MASTERCARD**

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | <p>Platinum Mastercard 0.00% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 9.90% to 17.90%, based on your creditworthiness.</p> <p>Secured Mastercard 11.90%</p> <p>Platinum Rewards Mastercard 12.90% to 17.90%, based on your creditworthiness.</p> |
| APR for Balance Transfers | <p>Platinum Mastercard 4.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 9.90% to 17.90%, based on your creditworthiness.</p> <p>Secured Mastercard 11.90%</p> <p>Platinum Rewards Mastercard 12.90% to 17.90%, based on your creditworthiness.</p> |
| APR for Cash Advances | <p>Platinum Mastercard 4.99% Introductory APR for 12 billing cycles from account opening.</p> <p>After that, your APR will be 9.90% to 17.90%, based on your creditworthiness.</p> <p>Secured Mastercard 11.90%</p> <p>Platinum Rewards Mastercard 12.90% to 17.90%, based on your creditworthiness.</p> |
| 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. |
| 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. |

SEE NEXT PAGE for more important information about your account.

| Fees | |
|---|---|
| Annual Fee - Annual Fee - Platinum Mastercard, Platinum Rewards Mastercard - Annual Fee - Secured Mastercard | None \$30.00 |
| Transaction Fees - Foreign Transaction Fee | 2.00% of each transaction in U.S. dollars completed outside the U.S. 2.00% of each transaction in U.S. dollars completed in a foreign currency |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | 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)."

Introductory APR Duration:

The Platinum Mastercard Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing Texas Trust Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 16, 2024
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum Mastercard, Secured Mastercard and Platinum Rewards Mastercard 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Annual Fee - Secured Mastercard: \$30.00.

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.

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