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**APPLICATION AND
 SOLICITATION
 DISCLOSURE**



PLATINUM EMV CREDIT

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% , 11.50% or 12.50% , based on your creditworthiness.
APR for Cash Advances	9.90% , 11.50% or 12.50% , based on your creditworthiness.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 27 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	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	
Set-up and Maintenance Fees - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	\$1.00 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$27.00 None Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Effective Date:

The information about the costs of the card described in this application is accurate as of: February 6, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum EMV Credit is a secured credit card. 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:

\$27.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$1.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Recovery Fee:

None.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$2.00 per page.

Emergency Card Replacement Fee:

\$25.00.

Pay-by-Phone Fee:

\$10.00.

PIN Replacement Fee:

\$10.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$2.00 per page.

Unreturned Card Fee:

None.

Express Delivery Fee:

\$75.00.