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APPLICATION AND
SOLICITATION
DISCLOSURE



PREFERRED RATE VISA/CASH BACK VISA/SIGNATURE
CASH BACK VISA/SHARE SECURED VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Preferred Rate Visa 14.50% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Cash Back Visa 18.00% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Cash Back Visa 18.00% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Share Secured Visa 16.00%</p>
APR for Balance Transfers	<p>Preferred Rate Visa 14.50% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Cash Back Visa 18.00% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Signature Cash Back Visa 18.00% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Share Secured Visa 16.00%</p>

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Preferred Rate Visa 14.50% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Cash Back Visa 18.00% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Signature Cash Back Visa 18.00% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Share Secured Visa 16.00%
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	If you are charged interest, the charge will be no less than \$1.00 .
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	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer \$2.00 or 1.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$30.00) 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$30.00 Up to \$25.00

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

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: December 09, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Preferred Rate Visa, Cash Back Visa, Signature Cash Back Visa and Share Secured Visa 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.

SEE NEXT PAGE for more important information about your account.

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: \$30.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Balance Transfer Fee (Finance Charge): 3.00% of each balance transfer.

Cash Advance Fee (Finance Charge): \$2.00 or 1.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$30.00.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Pay-by-Phone Fee: \$20.00.

Rush Fee: \$40.00.

Greater Texas Federal Credit Union