

## Fair Credit and Charge Card Disclosure



Annual Percentage Rates for Purchases	Other APR's	How to Avoid Paying Interest on Purchases	How We Will Calculate Your Balance	Annual Fee	Minimum Interest Charge	Late Payment Fee	Over Limit Fee
6.99%, 7.99%, 12.99%, 15.99%, or 18.00% APR  Rates are based on your creditworthiness	NONE	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	Average daily balance  (including new purchases)	NONE	\$0.01	NONE	NONE

Set-up and Maintenance Fees	Transaction Fees	Returned Payment	Minimum Payment
NONE	NONE	\$20.00	A minimum payment of 5% of the new balance or \$18.00 whichever is greater

### For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about the 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>

**YOUR MEMBERSHIP MUST BE ACTIVE AT ALL TIMES TO KEEP YOUR TEXASGULF FCU MASTERCARD® CREDIT CARD ACCOUNT**  
IF YOU CLOSE YOUR TEXASGULF FCU MEMBERSHIP, YOUR TEXASGULF FCU MASTERCARD® CREDIT CARD WILL BE CLOSED AND THE BALANCE PLUS ANY INTEREST WILL BE DUE IN FULL

**\*\*PLEASE NOTE: CASH ADVANCES ARE NOT SUBJECT TO ANY GRACE PERIOD AND WILL INCUR A FINANCE CHARGE FROM THE POSTING DATE.**

**CONSUMER/MEMBER LIABILITY CHANGES EFFECTIVE 6/15/2000      \$0.00**

UNAUTHORIZED USE/LOST OR STOLEN IF FOLLOWING APPLIES:

1. Cardholder exercised reasonable care with card. 2. Cardholder has not reported 2 or more incidents of unauthorized card use within 12 months. 3. Account is in good standing.

The information about the costs of the card described in this Application & Agreement is accurate as of 2/29/2012. This information may have changed after that date. To find out what may have changed, please write us at: Texasgulf Federal Credit Union, 2101 N. Fulton St., Wharton, TX 77488 or call us at 1-800-647-8428 or (979) 282-2300 in Wharton or (979) 578-9000 in El Campo.