

Fair Credit and Charge Card Disclosure



Secured MasterCard®

Annual Percentage Rate 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
12.00% APR	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	Secured Funds for Your Secured MasterCard®	Returned Payment	Rush Fee	Minimum Payment
None	Cash advance & balance transfer: None Foreign Transactions: 1% of each currency transaction in U.S. Dollars	You must have 120% of the pre-determined limit secured in a share or share draft account in Texasgulf FCU for as long as you have a secured Texasgulf MasterCard®	\$25.00	\$50.00	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 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.**

****PLEASE REFER TO THE BOX BELOW FOR IMPORTANT DISCLOSURES CONTAINING RATE, FEE AND OTHER COST INFORMATION CONCERNING THIS CARD****

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

UNAUTHORIZED USE/LOST OR STOLEN IF THE 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 the Application and Agreement is accurate as of 11/08/2013. This information may have changed after that date. To find out what may have changed, 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.