



You're worth more (to us).

Account Opening Disclosures

IMPORTANT INFORMATION CONCERNING RATES AND FEES FOR THE CARDS

Interest Rates and Interest Charges		
	MasterCard and VISA Platinum	MasterCard and VISA Platinum Share Secured
Annual Percentage Rate (APR) for Purchases	7.9% Introductory APR for the first six months. After that, your APR will be based on your creditworthiness: 9.9% - 13.9%	9.9%
APR for Balance Transfers and Cash Advances	9.9% - 13.9% your APR will be based on your creditworthiness:	
Penalty APR and When it Applies	No penalty APR	
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 interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	No minimum interest charge	
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	
Annual Fee	None
Transaction Fee • Foreign Transaction	Up to 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$25 Up to \$25

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See the Credit Card Agreement and Disclosure Statement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement and Disclosure Statement.

The information about the costs of the cards described in this application is accurate as of 04/2017. This information may have changed after that date. To find out what may have changed, call 1-800-817-8234 or write to Fort Worth Community Credit Union at PO Box 210848, Bedford, Texas 76095-7848.

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving.