



You're worth more (to us).

## IMPORTANT INFORMATION CONCERNING RATES AND FEES FOR CREDIT CARDS

| Interest Rates and Interest Charges                                |  |  |
|--|--|--|
|  | Mastercard and VISA Platinum   | Mastercard and VISA Platinum Share Secured |
| Annual Percentage Rate (APR) for Purchases                         | <b>7.9%</b> Introductory APR for the first six months. After that, your APR will be <b>9.9% - 13.9%</b>  | <b>9.9%</b>                                |
| APR for Balance Transfers and Cash Advances                        | <b>9.9% - 13.9%</b>  |  |
| 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 <a href="http://www.consumerfinance.gov/ask-cfpb/category-credit-cards/">http://www.consumerfinance.gov/ask-cfpb/category-credit-cards/</a> |  |

| Fees  |  |
|---|--|
| <b>Annual Fee</b>   | <b>None</b>  |
| <b>Transaction Fee</b> <ul style="list-style-type: none"><li>• Foreign Transaction</li></ul>                  | Up to <b>1.1%</b> of each transaction in U.S. dollars. |
| <b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Payment</li></ul> | Up to <b>\$25</b><br>Up to <b>\$25</b>                 |

**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 11/1/2023. 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.

**Military Lending Act Disclosures:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or Account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 1-800-817-8234 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**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.