



TEXHILLCO
SCHOOL EMPLOYEES
FEDERAL CREDIT UNION

1018 Sidney Baker Street
Kerrville, TX 78028-3355
(830) 896-3977
(888) 898-8078

**APPLICATION AND
SOLICITATION
DISCLOSURE**



MASTERCARD PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	3.00% Introductory APR for a period of six billing cycles. After that, your APR will be 12.49% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	3.00% Introductory APR for a period of six billing cycles. After that, your APR will be 12.49% to 18.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	18.00% This APR will vary with the market based on the Prime Rate.
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	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater \$10.00 or 3.00% of the amount of each cash advance, whichever is greater 3.00% of each transaction in U.S. dollars completed outside the U.S. 3.00% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Texhillco School Employees Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

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: September 03, 2021



SEE NEXT PAGE for more important information about your account.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the MasterCard Platinum is a secured credit card. 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.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are three or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$5.00.

Emergency Card Replacement Fee:

\$60.00.

Pay-by-Phone Fee:

\$15.00.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$3.00.

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