Texas Bay CREDIT UNION
12611 Fuqua Street
Houston, TX 77034
Office: (713) 852-6700
1-800-577-3164
www.texasbaycu.org

mastercard

# PLATINUM SECURED SOLICITATION DISCLOSURE

**THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION -** The information provided in this disclosure is accurate as of 10/1/25. The information may have changed after that date. To find out what may have changed contact us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Mastercard Credit Card Agreement and Disclosure which will be sent to you after approval.

| Interest Rates and Interest Charges | |
|---|---|
| **ANNUAL PERCENTAGE RATE** for Purchases | **5.80%** Introductory **APR** for 12 months from the date your account is opened. After that, your **APR** will be **17.25%** to **18.00%** based on your creditworthiness and other factors as determined at the time of account opening. |
| **ANNUAL PERCENTAGE RATE** for Balance Transfers | **0.00%** Introductory **APR** for 6 months from the date your account is opened. After that, your **APR** will be **17.25%** to **18.00%** based on your creditworthiness and other factors as determined at the time of account opening. |
| **ANNUAL PERCENTAGE RATE** for Cash Advances | **5.80%** Introductory **APR** for 12 months from the date your account is opened. After that, your **APR** will be **17.25%** to **18.00%** based on your creditworthiness and other factors as determined at the time of account opening. |
| **Penalty APR and When it Applies** | **18.00%**<br>This **APR** may be applied to your entire balance on your account if you are 60 days late in making a payment.<br>**How Long Will the Penalty APR Apply?** If your **APRs** are increased for any of these reasons, the Penalty **APR** will apply indefinitely unless you make required payments when due for the first six consecutive months beginning with the first payment due following the effective date of the Penalty Rate. |
| **Paying Interest** | 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. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| **Minimum Interest Charge** | **None** |
| **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** | |
| Cash Advance Fee | Either **$10.00 or 4.99%** of the amount each transaction, whichever is greater. |
| Balance Transfer Fee | Either **$10.00 or 4.99%** of the amount each transaction, whichever is greater. |
| Foreign Transaction Fee | Up to **1.00%** of each transaction in U.S. dollars. This fee will be in addition to any other applicable fee. |
| **Penalty Fees** | |
| Late Payment Fee | Up to **$35.00** |
| Returned Payment Fee | Up to **$25.00** |

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (including new purchases)”.

**Loss of Introductory APR:** We may end your introductory **APR** and apply the Non-Introductory **APR** if you do not pay the full amount of any minimum payment due within **60** days of its payment due date. Introductory rates cannot be reinstated once your account is past due.

## RATES, FEES AND OTHER TERMS

Rates and fees are subject to change at any time, subject to any notice required by applicable law.
Maximum amount available for Balance Transfer and Cash Advances is 25% of the available credit line.
Minimum Balance Transfer and Cash Advances amount is $500.

## Interest Rates

**Introductory Rate for Purchases and Cash Advances:** Until the first day of the billing cycle that includes the 12 month anniversary date of the opening of your Account, you will pay an **INTEREST CHARGE** for all purchase and cash advance transactions made at an Introductory Rate Daily Periodic Rate of 0.015890% ( 5.80% **ANNUAL PERCENTAGE RATE**). **Introductory Rate for Balance Transfers**: Until the first day of the billing cycle that includes the 6 month anniversary date of the opening of your Account, you will not pay an **INTEREST CHARGE** for balance transfer transactions made at an Introductory Rate Daily Periodic Rate of 0.000000% ( 0.00% **ANNUAL PERCENTAGE RATE**).

**Standard Rate:** After the Introductory Rate period, you will pay an **INTEREST CHARGE** for all purchase, cash advance and balance transfer transactions made at a Standard Rate Daily Periodic Rate within a range of 0.047260% to 0.049315% ( 17.25% to 18.00% **ANNUAL PERCENTAGE RATE**). See your Credit Card Agreement for additional information.

The Standard Rate is based on your creditworthiness. After your Account has been open for at least one year, we may review your creditworthiness from time to time, including when you request a credit limit increase, and adjust your Daily Periodic Rate for all advances within a range of 0.047260% to 0.049315% ( 17.25% to 18.00% **ANNUAL PERCENTAGE RATE**). If we change your **APR** due to your creditworthiness, we will notify you in accordance with applicable law. See your Credit Card Agreement for additional information.

**Penalty Rate:** If at any time your Account is **60** days or more delinquent, we may increase your Daily Periodic Rate for all current balances and future purchase, cash advance, and balance transfer advances to 0.049315% ( 18.00% **ANNUAL PERCENTAGE RATE**) See your Credit Card Agreement for additional information.

**Minimum Payment Due:** The Minimum Payment Due each statement period will be **3.00%** of the New Balance or **$18.00**, whichever is greater, plus any Past Due Amount and any Over-the-Limit Amount Due. If your New Balance is **$18.00** or less, you agree to pay your Account in full. See your Credit Card Agreement for additional information.

## Fees

**Late Payment Fee:** Up to **$35.00**. In no event will the Late Payment Fee exceed the amount of the required Minimum Payment Due for the applicable statement period. See your Credit Card Agreement for additional information.

**Returned Payment Fee: $25.00**. In no event will the Returned Payment Fee exceed the amount of the required Minimum Payment for the applicable statement period. See your Credit Card Agreement for additional information.

**Cash Advance or Balance Transfer Fee:** Up to **4.99%** of the transaction amount (minimum of **$10.00**) on all cash advance or balance transfer transactions. May not apply to introductory balance transfer offers. See your Credit Card Agreement for additional information. Cash Advances include, but not limited to ATM, Over-the-Counter, Same-Day Online, Overdraft Protection, Returned Payment and Cash Equivalent (money orders, foreign currency, and Travelers Checks from a non-financial institution, person-to-person money transfers, etc.).

**Foreign Transaction Fee:** Up to **1.00%** of the transaction amount in U.S. dollars on all international purchase, cash advance, and account credit transactions, even if there is no currency conversion. This fee will be in addition to any other applicable fee. See your Credit Card Agreement for additional information.

**Security Interest Specific for Credit Cards:** If you are approved for a credit card, you acknowledge and pledge, specifically as a condition of your use of the credit card, that you have voluntarily granted Texas Bay Credit Union a security interest in all of your individual and joint share accounts at Texas Bay Credit Union. If your credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

**Secured Credit Card Security Interest:** I voluntarily grant Texas Bay Credit Union a security interest in the funds deposited in the share savings account number designated at the time of account opening. Upon approval, the funds in this savings account will be held as a condition of my use of this secured credit card account such that I and other savings account owners, if any, may not withdraw or otherwise access these funds while the credit card account remains secured. Additionally, the designated funds may not be used to secure other loans. The amount held will be equal to 120% of the assigned credit limit. If I exceed the credit limit, fail to make any payment due, or if the account is otherwise in default under the terms of the secured Credit Card Agreement and Disclosure, or if the secured credit card account is closed by me or Texas Bay Credit Union. Texas Bay Credit Union may apply all or part of the funds on hold to pay the remaining account balance.

## Other Fees

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| Loan Payment Convenience Fee | **$5.00** per transaction |
| Rush Card Order Fee | **$45.00** per card |

## Convenience Check Fees

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|---|---|
| Cash Advance or Balance Transfer Using Convenience Check | Either **$10.00** or **4.99%** of the amount of each transaction, whichever is greater. |
| Stop Payment of Convenience Check | **$20.00** per stop payment order |
| Non-Sufficient Funds (insufficient credit limit) | **$25.00** per instance. In no event will this fee exceed the amount of the unpaid convenience check. |
| Copy of Convenience Check | **$4.00** per check copy |