

RATE AND FEE INFORMATION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	10.99% to 15.99% when you open your account, based on the account guarantor's creditworthiness. After that, your APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Company's due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if Company pays the entire balance by the due date each month.

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	2.00% of the amount of each balance transfer 2.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees <ul style="list-style-type: none"> • Late Payment Fee • Returned Payment Fee • Returned Convenience Fee 	\$25 when the minimum payment is not made within ten (10) days of the payment due date. \$25 \$25
Other Fees <ul style="list-style-type: none"> • Rush Card Fee • Copy of Paid Convenience check • Stop Payment on Convenience Check 	\$27.50 5 \$15

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See the Community Resource Credit Union Business Credit Card Agreement for more details.

The information about the costs of the card described in this application is accurate as of 04/01/2020. This information may have changed after that date. To find out what may have changed, write to us at Community Resource Credit Union, P.O. Box 3181, Baytown, TX 77522 or call (281) 422-3611 or (800) 238-3228.