

Rates are as of 01/01/2019

**Important Account Terms for
Rewards MasterCard®**

Account Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.49% to 17.49% , based on your creditworthiness. This APR will also vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	For balance transfers made by 9/30/19, 6.99% to 11.99% non-variable Introductory APR for the life of the balance, based on your creditworthiness. For balance transfers made after 9/30/19, 12.49% to 17.49% , based on your creditworthiness. This APR will also vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	15.49% to 17.99% , based on your creditworthiness. This APR will also vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.99% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 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.
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 Fees	
<ul style="list-style-type: none"> • Cash Advance • Balance Transfer • Foreign Transaction 	2% of each cash advance transaction None None
Penalty Fees	
<ul style="list-style-type: none"> • 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)."

The information about the costs of the card described in this application is accurate as of 01/01/19. This information may have changed after that date. To find out what may have changed, write to us at Community Resource Credit Union, Attn: Card Services., P.O. Box 3181, Baytown, TX 77522-3181 or call us at (800) 238-3228.