

**Important Account Terms for  
MasterCard® and VISA®**

<b>Accounts Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases and Cash Advances</b>	<b>7.99% to 17.99%</b> , based on your creditworthiness
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	For qualified borrowers until 8/31/2016, 0.00% or 4.99% Introductory APR for 15 months, based on your creditworthiness; after that, 7.99% to 12.99%, based on your creditworthiness. For borrowers not qualifying for the Introductory APR, 15.99% or 17.99%, based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Cash Advance <b>2%</b> of cash advance transaction.</li> <li>• Balance Transfer For qualified borrowers until 8/31/16, \$0, based on your creditworthiness; after that, and at all times for borrowers who do not qualify for the Balance Transfer introductory APR, <b>2%</b> of the amount of each balance transfer.</li> <li>• Foreign Transaction Up to <b>1%</b> of each transaction in U.S. dollars.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment Up to <b>\$25</b></li> <li>• Returned Payment Up to <b>\$25</b></li> </ul>

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

The information about the costs of the cards described in this application is accurate as of 9/1/15. 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.