

**Important Account Terms for
Secured MasterCard®**

Account Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances	17.95%
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 	<p>2% of the amount of each cash advance transaction.</p> <p>2% of the amount of each balance transfer transaction.</p> <p>Up to 1% of each transaction in U.S. dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$25</p> <p>Up to \$25</p>

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.