

Interest Rates and Interest Charges			
<b>Mastercard® Credit Cards</b>	<b>World Cash Back</b>		<b>Premier Rate</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.00% APR</b> when you open your account, based on your creditworthiness and other factors. After that, this APR will vary with the market based on the Prime Rate.		<b>12.95% to 18.00% APR</b> when you open your account, based on your creditworthiness and other factors. After that, this APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>2.9%</b> Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Introductory APR does not apply to purchases. Promotional balances will remain at <b>2.9% APR</b> for 12 months starting from the date of the initial Balance Transfer request. Beginning with the 13th month, your APR will be <b>18.00% APR</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.		<b>2.9%</b> Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Introductory APR does not apply to purchases. Promotional balances will remain at <b>2.9% APR</b> for 12 months starting from the date of the initial Balance Transfer request. Beginning with the 13th month, your APR will be <b>12.95% to 18.00% APR</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>2.9%</b> Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Introductory APR does not apply to purchases. Promotional balances will remain at <b>2.9% APR</b> for 12 months starting from the date of the initial Cash Advance request. Beginning with the 13th month, your APR will be <b>18.00% APR</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.		<b>2.9%</b> Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Introductory APR does not apply to purchases. Promotional balances will remain at <b>2.9% APR</b> for 12 months starting from the date of the initial Cash Advance request. Beginning with the 13th month, your APR will be <b>12.95% to 18.00% APR</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>		
<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 any interest on purchases if you pay your ENTIRE balance by the due date each month.		
<b>Minimum Interest Charge</b>	<b>None</b>		
<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="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>.</b>		
Fees			
<b>Annual Fee</b>	<b>None</b>		
<b>Transaction Fees</b>		<b>Penalty Fees</b>	
• Balance Transfer	<b>2% of the amount of each Balance Transfer</b>	• Late Payment	<b>Up to \$29</b>
• Cash Advance	<b>2% of the amount of each Cash Advance</b>	• Over the Credit Limit	<b>None</b>
• Foreign Transaction	<b>None</b>	• Returned Payment	<b>Up to \$29</b>

#### How We Calculate Your Balance

We use a method called "average daily balance (including new purchases)." See the terms and conditions of your credit card agreement for more details.

#### Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.

#### 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 Randolph-Brooks Federal Credit Union (RBFCU) a security interest in all of your individual and joint share accounts at RBFCU. 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.**

The information about the cost of the cards described in this disclosure is accurate as of October 2023. This information may have changed after that date. To find out what may have changed, call us toll-free at 1-800-580-3300 or write to us at RBFCU, P.O. Box 2097, Universal City, Texas 78148-2097.