

Interest Rates and Interest Charges

Mastercard® Credit Cards	World Cash Back	Premier Rate
Annual Percentage Rate (APR) for Purchases	18.00% APR 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.	11.95% to 18.00% APR 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.
APR for Balance Transfers	2.9% 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 2.9% APR for 12 months starting from the date of the initial Balance Transfer request. Beginning with the 13th month, your APR will be 18.00% APR based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	2.9% 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 2.9% APR for 12 months starting from the date of the initial Balance Transfer request. Beginning with the 13th month, your APR will be 11.95% to 18.00% APR based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	2.9% 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 2.9% APR for 12 months starting from the date of the initial Cash Advance request. Beginning with the 13th month, your APR will be 18.00% APR based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	2.9% 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 2.9% APR for 12 months starting from the date of the initial Cash Advance request. Beginning with the 13th month, your APR will be 11.95% to 18.00% APR based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	None	
Paying Interest	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. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date,	
Minimum Interest Charge	None	
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 https://www.consumerfinance.gov/learnmore .	

Fees

Annual Fee	None		
Transaction Fees		Penalty Fees	
• Balance Transfer	2% of the amount of each Balance Transfer	• Late Payment	Up to \$29 None
• Cash Advance		• Over the Credit Limit	
• Foreign Transaction	None	• Returned Payment	Up to \$29

How We Calculate Your Balance

We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your account 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 (RBFUCU) a security interest in all of your individual and joint share accounts at RBFUCU. 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.

Variable Rate:

Your APR will vary based on the U.S. Prime Rate published in The Wall Street Journal (the index). If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the next billing period after the start of the January, April, July or October billing cycle for which we calculate the APR. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate. To determine the APR that will apply, we add a margin to the value of the index.

The information about the cost of the cards described in this disclosure is accurate as of January 2025. 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 RBFUCU, P.O. Box 2097, Universal City, Texas 78148-2097