Interest Rates and Interest Charges

Mastercard® Credit Cards

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<th>APR for Balance Transfers</th>
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APR for Balance Transfers

For Credit Card Tips from the Consumer Financial Protection Bureau, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore.

How to Avoid Paying Interest on Purchases

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.

Fees

- Annual Fee: None
- Transaction Fees:
  - Balance Transfer: None
  - Cash Advance: None
  - Foreign Transaction: None
- Penalty Fees:
  - Late Payment: Up to $20
  - Over the Credit Limit: None
  - Returned Payment: Up to $24
- Other Fees: None

How We Will 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.

The information about the cost of the cards described in this application is accurate as of July 2018. This information may have changed after that date. To find out what may have changed, call us at 1-800-580-3300 or write to us at Randolph-Brooks Federal Credit Union, P.O. Box 2097, Universal City, Texas 78148.

YOUR BILLING RIGHTS:
KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and the responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at: FIS, P.O. Box 30495, Tampa, Florida 33630.

In your letter, give us the following information:
- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do so we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:
1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We cannot collect the amount in question, or report you as delinquent on that amount.
- The change in your account may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an APR or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.
4. All of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: FIS, P.O. Box 30495, Tampa, Florida 33630.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

IMPORTANT
KEEP THIS NOTICE FOR FUTURE USE

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DEFINITIONS: “Agreement” means this Randolph-Brooks Federal Credit Union Platinum CashBack Rewards Mastercard Agreement. “You,” “your,” and “yourself” mean an individual, a joint account, or a joint account holder. “Card” means the Randolph-Brooks Federal Credit Union Platinum Cashback Rewards Mastercard issued to you or used by you to process a transaction or to check or device or check used to obtain credit or cash from the account. The terms “Card” and “Platinum CashBack Rewards Mastercard” mean the same thing unless the context otherwise requires. “Account” means your Randolph-Brooks Federal Credit Union (RBFCU) or any of its assignees. “Use of the card” means any procedure used by you, or someone authorized by you, to make a purchase or obtain a cash advance. “Credit report” means a credit report signed document. “Unauthorized use of the card” means the use of the card by anyone other than you, or someone authorized by you, or an agent for such authority, and from which you receive no benefit.

1. AGREEMENT: This Agreement governs the use of your card account with us as a joint account, all of you will be jointly and individually responsible for all amounts due under this Agreement. If your application is approved, the Credit Union may, at its discretion, establish a Credit Card account in your name and cause one or more cards to be issued to you or those designated by you. Each joint account holder will be individually liable for all amounts reflecting credit purchases and cash advances obtained through the use of the card. You agree to pay on demand any fee, charge, or cost of any kind, including fine, court costs, and attorney’s fees, and any cost of collection, in order to secure payment. You may purchase goods and services by using your Card and any resulting shortages, damage, and shortages of cash or cash advances. The Credit Union is not responsible for refusal by any store or person cash advances made against your account. You authorize the Credit Union to adjust any outstanding balance on your account for any shortage, including any cash advance or charge that is returned unpaid. At our option, we will assess this fee the first time your check or payment is not honored, even if it is honored upon resubmission.

3. PROMISE TO PAY: You promise to repay the Credit Union for all payments made for your account together with an INTEREST CHARGES and advances made against your Platinum CashBack Rewards Mastercard account. The term “payment” means any transaction, including, without limitation, any purchase or cash advance, including convenience checks, on the date of the transaction. The “due date” is the date specified on the periodic statement. “Statement Cycle” means the period between two successive due dates, or if there is no preceding due date, the period between the transaction date and the due date. “Grace Period” means the period of time, after the due date, during which you may pay the unpaid balance of your account without interest. “Credit Limit” means the maximum amount you may charge on your account, in accordance with your application, and other agreements you have with us. “Annual Percentage Rate” means the rate that is annually applied to your account charge balance.

6. INTEREST CHARGES: You may be liable for the unauthorized use of your Card. If you lose the Card or are not the authorized user of your Card, you should call our immediate assistance immediately:

   (866) 939-3445

You may also write to our address at:

Customer Service
P.O. Box 30495
Tampa, FL 33660

Although you may write to our address if your Card is lost or the credit limit exceeded, this section discloses the circumstances under which an INTEREST CHARGES will be assessed if you lose your Card.

10. CREDIT INVESTIGATION: We will investigate your credit and employment history, to verify your identity, to determine if you are entitled to open a credit account with us, and to determine if the collateral also secures your obligations under this Agreement. The Card remains the property of the Credit Union at all times.

12. DEFAULT: You understand you will be in default (1) if you fail to make any payment on time; (2) if you fail to notify the Credit Union in writing of any change in your address, telephone number, or social security number; (3) if you fail to pay the entire previous balance due on the date the transaction is processed; (4) if you fail to pay for the applicable rate on the date the transaction occurred or when the transaction is posted to your account; RBFCU does not charge any fees for foreign currency transactions.

13. BRIEF DESCRIPTION OF INTEREST CHARGES: You may be liable for the unauthorized use of your Card. If you notice the loss or theft of your Card, you are responsible for the unauthorized charges on your account for 48 hours after you notify our designee of the loss or theft. During this time, you are not liable for any unauthorized use that occurs before you notify our designee. Although you may write to notify our designee of unauthorized use, calling 1-866-939-3445 before you notify our designee is the best way to keep your possible losses down. Under the Credit card fairness policy, you will not be liable for unauthorized use of your Card if you report the loss to the Credit Union within 24 hours of the time you become aware of the event (to the extent permitted by law).

17. CARDHOLDER RESPONSIBILITY: You may not use your Card for any illegal transaction. You may not use your Card for any transaction that you do not intend to charge, and you shall not be required to pay, any amount of INTEREST CHARGES or other fee or charge that is in excess of the maximum interest rate if permitted by law or regulation.

20. TELLER ERROR: If you discover an error in your account during the grace period, you must notify RBFCU in writing as soon as possible, but in no event later than 60 days after the due date. You agree to pay any amount outstanding at any time without penalty. MasterCard Worldwide will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard cards. Currently, the current cash advance rate is a variable interest rate that varies monthly. The cash advance rate is calculated by adding the Prime Rate plus an additional amount. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. If you use the card for any illegal transaction, you shall not be required to pay any amount of INTEREST CHARGES or other fee or charge that is in excess of the maximum permitted by law. Any transaction in excess of the maximum permitted by law shall not be charged to your account. Additionally, you specifically grant the Credit Union a lien and consensual security interest in all individual and joint accounts, present and future, and all future advances made against your account with us now and in the future to secure repayment of credit extensions made under this agreement.

The granting of this security interest is a condition for the issuance of any card, which you may use, directly or indirectly, to obtain extensions of credit under this agreement. This does not apply to shares in an Employee Plan qualifying as such under the Internal Revenue Code. You authorize the Credit Union to take money from any non-exempt account and apply it to what you owe, if you are in default.

18. ILLEGAL CARD USE: You may not use your Card for any illegal transaction. You agree that we may decline to process any transaction which we believe in good faith to be for an illegal purpose. You agree that we will not be liable for declining to process any such transaction. If we do process any transaction which we believe in good faith to be for an illegal purpose, we will have no further liability, purpose, you agree that you will remain liable to us under this Agreement for any such transaction notwithstanding its illegal nature. You agree that the use of the Card will be deemed an act of default under this Agreement. You further agree to waive any right to take legal action against us in any court, and agree to indemnify and hold us and MasterCard Worldwide harmless from and against any lawsuits, whether legal or equitable, or liability that results directly or indirectly from such illegal use.

19. AGREEMENT AND ACKNOWLEDGMENT: You acknowledge and agree that the use of the Card is subject to the terms and conditions of the Agreement and to any additional terms and conditions, requirements, and duties contained in this Agreement. Use of this card by you or anyone authorized by you shall constitute acceptance of this Agreement and other agreements you have with us.

20. CARDCARDER RESPONSIBILITY: It is the responsibility of the cardholder to keep his or her account current and in good standing. If you become delinquent in your account, the credit card service will send us a letter. If your account is not in good standing within 60 days, the card will be closed and no further services will be provided. You agree to pay any amount outstanding at any time without penalty. InterExchange is a registered trademark of InterExchange, Inc.

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