

Interest Rates and Interest Charges

Mastercard® Credit Cards	CashBack Rewards	Premier Rate
Annual Percentage Rate (APR) for Purchases	11.40% 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.	9.20% 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 Transfer	0% Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Promotional balances will remain at 0% APR for 12 full billing cycles. Beginning with the 13 th billing cycle, your APR will be 11.40% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Promotional balances will remain at 0% APR for 12 full billing cycles. Beginning with the 13 th billing cycle, your APR will be 9.20% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0% Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Promotional balances will remain at 0% APR for 12 full billing cycles. Beginning with the 13 th billing cycle, your APR will be 11.40% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Promotional balances will remain at 0% APR for 12 full billing cycles. Beginning with the 13 th billing cycle, your APR will be 9.20% to 18.00% 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	
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.	
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 http://www.consumerfinance.gov/learnmore .	

Fees

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

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.

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 (IRA).

The information about the costs of the cards described in this application is accurate as of April 2018. 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 Randolph-Brooks Federal Credit Union, P.O. Box 2097, Universal City, Texas 78148-2097.