

**Interest Rates and Interest Charges**

Mastercard® Credit Cards	CashBack Rewards	Premier Rate
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.90% to 18% 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>8.70% to 17.70% 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 Transfer</b>	<b>0%</b> Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Promotional balances will remain at <b>0% APR</b> for 12 full billing cycles. Beginning with the 13 <sup>th</sup> billing cycle, your APR will be <b>10.90% to 18%</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	<b>0%</b> Introductory APR for Balance Transfers made during the first 90 days from the date of account opening. Promotional balances will remain at <b>0% APR</b> for 12 full billing cycles. Beginning with the 13 <sup>th</sup> billing cycle, your APR will be <b>8.70% to 17.70%</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>0%</b> Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Promotional balances will remain at <b>0% APR</b> for 12 full billing cycles. Beginning with the 13 <sup>th</sup> billing cycle, your APR will be <b>10.90% to 18%</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.	<b>0%</b> Introductory APR for Cash Advances made during the first 90 days from the date of account opening. Promotional balances will remain at <b>0% APR</b> for 12 full billing cycles. Beginning with the 13 <sup>th</sup> billing cycle, your APR will be <b>8.70% to 17.70%</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>	None	
<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>	None	
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	

**Fees**

Annual Fee	None			Other Fees	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> <b>None</b> <b>None</b>	<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over the Credit Limit</li> <li>• Returned Payment</li> </ul>	<b>Up to \$20</b> <b>None</b> <b>Up to \$24</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.

**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 July 2017. 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.