

Interest Rates and Interest Charges	
Mastercard® Credit Cards	Business Select
Annual Percentage Rate (APR) for Purchases	9.90% to 17.90% 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. Introductory APR does not apply to purchases. Promotional balances will remain at 0% APR for 12 months starting from the date of the initial Balance Transfer request. Beginning with the 13 th month, your APR will be 9.90% to 17.90% 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. Introductory APR does not apply to purchases. Promotional balances will remain at 0% APR for 12 months starting from the date of the initial Cash Advance request. Beginning with the 13 th month, your APR will be 9.90% to 17.90% 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, including balance transfers and cash advances, by the due date each month. If the ENTIRE balance is not paid, then interest will be charged on any purchases, but not on the balance transfers and/or cash advances made during the first 90 days of the account opening.
Minimum Interest Charge	None

Fees					
Annual Fee	None			Other Fees	None
Transaction Fees		Penalty Fees			
• Balance Transfer	None	• Late Payment	Up to \$25		
• Cash Advance	Up to 2% of the amount of each cash advance	• Over the Credit Limit	None		
• Foreign Transaction	None	• Returned Payment	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 cost of the cards described in this disclosure is accurate as of April 2020. 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.