

Interest Rates and Interest Charges

| Mastercard® Credit Cards | World Cash Back | Premier Rate |
|---|--|---|
| Annual Percentage Rate (APR) for Purchases | 2.9% Introductory APR for Purchases made during the first 90 days from the date of account opening. Introductory APR does not apply to Balance Transfers or Cash Advances. Promotional balances will remain at 2.9% APR for 12 billing cycles starting from the date of the initial Purchase. Beginning with the 13th billing cycle, your APR will be 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the U.S. Prime Rate. | 11.20% 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 U.S. Prime Rate. |
| APR for Balance Transfers | 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 U.S. 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 18 billing cycles starting from the date of the initial Balance Transfer request. Beginning with the 19 th billing cycle, your APR will be 11.20% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the U.S. Prime Rate. |
| APR for Cash Advances | 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 U.S. 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 18 billing cycles starting from the date of the initial Cash Advance request. Beginning with the 19 th billing cycle, your APR will be 11.20% to 18.00% based on your creditworthiness and other factors. This APR will vary with the market based on the U.S. 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 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 |
| • Cash Advance | 2% of the amount of each Cash Advance | • Over the Credit Limit | None |
| • 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.

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.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable Rate:

Your APR will vary based on the U.S. Prime Rate published in *The Wall Street Journal* (the index). On the 10th of each month, we identify the U.S. Prime Rate published in the index. To determine the APR that will apply, we add a margin to the value of the index. The margin will range from 4.45%- 14.65%. Your new APR will be adjusted as of the first billing cycle following the first full month after the U.S. Prime Rate has been identified. If *The Wall Street Journal* does not publish the U.S. Prime Rate, we will use a similar published rate.

The information about the cost of the cards described in this disclosure is accurate as of January 2026. 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 RBFCU, P.O. Box 2097, Universal City, Texas 78148-2097.