

Fair Credit and Charge Card Disclosure



FEDERAL CREDIT UNION

MasterCard®

Annual Percentage Rate for Purchases	Other APR's	How to Avoid Paying Interest on Purchases	How We Will Calculate Your Balance	Annual Fee	Minimum Interest Charge	Late Payment Fee	Over Limit Fee
6.99%, 7.99%, 12.99%, 15.99% or 18.00% APR* Rates are based on your creditworthiness.	None	Your due date is a least 25 days after the close of each billing cycle. We will not charge you interest on purchase if you pay your entire balance by the due date each month.	Average Daily Balance (Including new purchases)	None	\$0.01	None	None

Set-up and Maintenance Fees	Transaction Fees	Returned Payment	Minimum Payment
None	None	\$20.00	A minimum payment of 5% of the new balance or \$18.00 whichever is greater

For Credit Card Tips From the Federal Reserve Board

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

*******YOUR MEMBERSHIP MUST BE ACTIVE AT ALL TIMES TO KEEP YOUR TEXASGULF FCU MASTERCARD® CREDIT CARD ACCOUNT.*****
IF YOU CLOSE YOUR TEXASGULF FCU MEMBERSHIP, YOUR MASTERCARD® CREDIT CARD WILL BE CLOSED AND THE BALANCE PLUS ANY INTEREST WILL BE DUE IN FULL**

****PLEASE REFER TO THE BOX BELOW FOR IMPORTANT DISCLOSURES CONTAINING RATE, FEE AND OTHER COST INFORMATION CONCERNING THIS CARD****

****PLEASE NOTE** CASH ADVANCES ARE NOT SUBJECT TO THE GRACE PERIOD AND WILL INCUR A FINANCE CHARGE FROM THE POSTING DATE.**

CONSUMER/MEMBER LIABILITY CHANGES EFFECTIVE 6/15/2000 \$0.00
UNAUTHORIZED USE/LOST OR STOLEN IF THE FOLLOWING APPLIES:
1. Cardholder exercised reasonable care with card, 2. Cardholder has not reported 2 or more incidents of unauthorized card use within 12 months, 3. Account is in good standing

The information about the costs of the card described in the Application and Agreement is accurate as of 2/3/2010. This information may have changed after that date. To find out what may have changed, write us at **Texasgulf Federal Credit Union, 2015 N. Fulton St., Wharton, TX 77488** or call us at **1-800-647-8428**, or **(979) 282-2300** in Wharton, or **(979) 578-9000** in El Campo.