

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR is 7.99% to 19.99% , based on your creditworthiness. This APR is non-variable. **APR can be subject to change with advance notice.**
APR for Cash Advances and Balance Transfers	Your APR is 7.99% to 19.99% , based on your creditworthiness. This APR is non-variable. **APR can be subject to change with advance notice.**
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 "new purchases/balances" if you pay your entire balance within the 25-day grace period.
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	
-Annual Fee	None
Transaction Fees	
-Balance Transfer Fee	\$5.00 or 1.00% of the amount of each balance transfer, whichever is greater.
-Cash Advance Fee	\$5.00 or 1.00% of the amount of each cash advance, whichever is greater.
Penalty	
-Late Payment Fee	\$25.00
Payments	
Minimum Payment	3.00% of the balance or \$25.00 , whichever is greater of the two.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

The information about the costs of the card described in this Application and Agreement are accurate as of October 2017. This information may have changes after that date. To find out what may have changed, email us at txdpscu@txdpscu.org or call us at (512) 452-5211.