

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>0%</b> Introductory APR for six months <sup>1</sup> . After that, the Standard Rate APR will range from <b>7.99%</b> to <b>17.99%</b> , based on your creditworthiness.
APR for Balance Transfers and Cash Advances	<b>0%</b> Introductory APR for twelve months for Balance Transfers only <sup>2</sup> . After that, the Standard Rate APR will range from <b>7.99%</b> to <b>17.99%</b> APR, based on your creditworthiness for Balance transfers and Cash Advances.
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 interest on purchases if you pay your entire balance by the due date each month.
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 Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a></b>

### Fee Charges

<b>Annual Fee</b>	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25</b>
• Returned Payment	Up to <b>\$25</b>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." The information about the costs of the cards is accurate as of 4/1/2021. This information may have changed after that date. To find out what may have changed, call us at (800) 839-1154 or write to us at TDECU, 1001 FM 2004, Lake Jackson, TX 77566-4012. The Credit Union may modify the terms of the credit agreement, including the periodic rate, at any time subject to such notice as may be required by applicable law.

<sup>1</sup> Introductory rate good until the first day of the billing cycle that includes the six-month anniversary date of the opening of your account.

<sup>2</sup> Offer applies only to balance transfer requests received by us within 30 days of account opening.

APR = Annual Percentage Rate. Cardholder benefits are subject to change without notice. Your exact rate is based on your credit score.  
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