

# ACCOUNT-OPENING SUMMARY TABLE

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>0%</b> introductory APR on all purchases for six months. After that, your Standard APR will be <b>7.99%*</b> .
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for twelve months.** After that, your Standard APR will be <b>7.99%*</b>
<b>APR for Cash Advances</b>	<b>0%</b> introductory APR for six months.** After that, your Standard APR will be <b>7.99%*</b>
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to <b>\$25.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in this Additional Disclosure.

Your Standard APR may be adjusted within a range of 7.99% to 17.99% in the future based on your creditworthiness.

\*\*Offer only applies to balance transfer requests received by us within 30 business days of account opening.



## TEXAS DOW EMPLOYEES CREDIT UNION ADDITIONAL DISCLOSURE TO MASTERCARD® AGREEMENT AND DISCLOSURE

This Additional Disclosure contains additional terms for your TDECU MasterCard® credit card Account. This Additional Disclosure is incorporated into the TDECU MasterCard® Agreement and Disclosure Statement (“Agreement”) and should be maintained with your copy of the Agreement for future reference. Rates and fees are subject to change from time to time.

The following terms supplement the **Cost of Credit** terms in your Agreement:

**INTRODUCTORY PURCHASES AND CASH ADVANCES RATE:** Until the first day of the billing cycle that includes the six-month anniversary date of the opening of your Account, you will pay an introductory Daily Periodic Rate of 0% for all purchases and cash advances, which corresponds to an ANNUAL PERCENTAGE RATE of 0%. Thereafter, the Standard Rate set forth below will apply to your purchases and cash advances.

**INTRODUCTORY BALANCE TRANSFER RATE:** Until the first day of the billing cycle that includes the twelve-month anniversary date of the opening of your Account, you will pay an introductory Daily Periodic Rate of 0% for all balance transfers\*\*, which corresponds to an ANNUAL PERCENTAGE RATE of 0%. Thereafter, the Standard Rate set forth below will apply to your balance transfers.

**STANDARD RATE:** After the Introductory Rate period, a Daily Periodic Rate of 0.0218904% which has a corresponding ANNUAL PERCENTAGE RATE of 7.99% will apply to all advances for your credit card Account. We may offer promotional rates from time to time while your Account is open and will disclose those rates at the time of the offer.

The following terms supplement the fee terms in your Agreement:

**LATE PAYMENT FEE: Up to \$25.00**  
**RETURNED PAYMENT FEE: Up to \$25.00**  
**TELEPHONE PAYMENT FEE: \$5.00**  
**FEDEX FEE FOR EXPEDITING**  
**LOST, STOLEN, OR ADDITIONAL CARD: \$37.50**

Fees are subject to change from time to time.

***Your Billing Rights: Keep this Document for Future Use***

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

***What to Do if You Find a Mistake on Your Statement***

If you think there is an error on your statement, write to us at:

Customer Service  
P O Box 31112  
Tampa, FL 33631-3112

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

***What Will Happen After We Receive Your Letter***

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe your statement is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your statement is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your statement. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

***Your Rights If You Are Dissatisfied With Your Credit Card Purchases***

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Customer Service  
P O Box 31112  
Tampa, FL 33631-3112

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Customer Service:** (877) 404-1009, 24 hours a day / 7 days a week