



# TDECU Onyx Mastercard®



**Good credit deserves more rewards**

**Apply now for your TDECU  
Onyx Mastercard®**

**0%**

**APR FOR 6 MONTHS<sup>1</sup>**  
on all new purchases

**Save 10¢ per gallon when you  
fuel up at Buc-ee's using any  
TDECU credit card!<sup>3</sup>**

**0%**

**APR FOR 12 MONTHS<sup>2</sup>**  
on balances transferred  
from other cards

**Pay as little as 9.50% APR<sup>4</sup> and enjoy these features:**

- Annual rebate - up to 2% back
- No annual, balance transfer, over limit, currency conversion, or cash advance fees, & no default rate
- Purchase up to three times your limit<sup>5</sup>
- Cell phone protection
- Year-end summary of charges
- Price match guarantee if you find purchased item at a cheaper price (non-auction)
- Identity theft resolutions services
- Increased warranties for up to one year on purchases
- Free online account access, bill pay option & much more!

Transfer account balances and start saving now!  
Visit [tdecu.org/balance-transfer](https://tdecu.org/balance-transfer) to get started.

**TDECU**  
YOUR CREDIT UNION

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>9.50%</b> to <b>17.50%</b> , based on your creditworthiness.
APR for Balance Transfers	<b>0%</b> Introductory APR for twelve months <sup>2</sup> . After that, the Standard Rate APR will range from <b>9.50%</b> to <b>17.50%</b> based on your creditworthiness.
APR for Cash Advances	<b>9.50% to 17.50%</b> , based on your creditworthiness.
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 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 6/1/2018. 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 business days of account opening.

<sup>3</sup> Offer is available until further notice and is not valid with other discounts. Other restrictions may apply.

<sup>4</sup> Your exact rate is based on your creditworthiness.

<sup>5</sup> Must meet certain qualifications.

APR = Annual Percentage Rate. Cardholder benefits are subject to change without notice. Insured by NCUA. 10-11381-ONYX

# TDECU Onyx credit card application

☐ **YES**, I certify that I am at least 18 years of age\*, and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have stated in the certificate is true and correct. I authorize TDECU to check my credit record and to verify my credit, employment, and income references. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I understand that the terms of my Account are subject to change as provided in the Card Agreement.

\*If you have not attained the age of 21 and are applying for individual credit, we will consider your independent ability to pay with the information you provide.

\_\_\_\_\_ Applicant \_\_\_\_\_ Joint Applicant **(Applicant and joint applicant must initial here to indicate that you intend to apply for joint credit.)**

## Please print clearly

Name: \_\_\_\_\_ TDECU Member #: \_\_\_\_\_

Physical Address: \_\_\_\_\_ City, State, ZIP: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City, State, ZIP: \_\_\_\_\_

Employer & Gross Monthly Income\*: \_\_\_\_\_

\*Additional income such as alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Residence: ☐ Own ☐ Rent ☐ Other  
(please check one)

Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_ Last School Attended: \_\_\_\_\_  
(for security purposes)

**I (we) are giving the credit union a security interest in all shares at the credit union. \_\_\_\_\_ (Applicant's Initials)**

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

☐ I agree to the terms and conditions of this offer. This form must be signed and initialed above. You will find important disclosures containing rate, fee, and other cost information concerning the card on the cover page of this offer.

## Co-applicant information

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gross Monthly Income\*: \_\_\_\_\_

\*Additional income such as alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Phone #: \_\_\_\_\_ SSN: \_\_\_\_\_ Relationship: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

☐ I agree to the terms and conditions of this offer. This form must be signed and initialed above. You will find important disclosures containing rate, fee, and other cost information concerning the card on the cover page of this offer.

## Payment protection

☐ I understand the purchase of payment protection is voluntary and not required to obtain credit. I am electing to have a TDECU representative contact me prior to the processing of this credit application to discuss payment protection coverage options.