

**Important Terms and Conditions for Credit Card Accounts**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Your APR will be <b>10.50% to 17.90%</b> . This APR will vary with the market based on the Prime Rate and your creditworthiness or other factors.
<b>APR for Balance Transfers</b>	Your APR will be <b>10.50% to 17.90%</b> . This APR will vary with the market based on the Prime Rate and your creditworthiness or other factors.
<b>APR for Cash Advances</b>	Your APR will be <b>10.50% to 17.90%</b> . This APR will vary with the market based on the Prime Rate and your creditworthiness or other factors.
<b>How to Avoid Paying Interest on Purchases</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.
<b>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 website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>Foreign Transaction</li> </ul>	1% of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	<b>\$25</b> <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance including new purchases.” The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure, which will be sent to you with the new card(s).

The information about the costs of the card described in this application is accurate as of 04/07/2020. This information may have changed after that date. To find out what may have changed, call us at 940.387-8585, 866.387.8585 or write to us at DATCU Credit Union, P.O. Box 827, Denton, TX 76202-0827.