



**SPURS REWARDS MASTERCARD LEVEL I
SPURS REWARDS MASTERCARD LEVEL II
SPURS REWARDS MASTERCARD LEVEL III
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Spurs Rewards MasterCard Level I 2.90% Introductory APR for a period of six billing cycles. After that your APR will be 9.90% . This APR will vary with the market based on the Prime Rate. Spurs Rewards MasterCard Level II 5.90% Introductory APR for a period of six billing cycles. After that your APR will be 12.90% . This APR will vary with the market based on the Prime Rate. Spurs Rewards MasterCard Level III 8.90% Introductory APR for a period of six billing cycles. After that your APR will be 15.50% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Spurs Rewards MasterCard Level I 5.90% Spurs Rewards MasterCard Level II 8.90% Spurs Rewards MasterCard Level III 11.90%
APR for Cash Advances	Spurs Rewards MasterCard Level I 2.90% Introductory APR for a period of six billing cycles. After that your APR will be 9.90% . This APR will vary with the market based on the Prime Rate. Spurs Rewards MasterCard Level II 5.90% Introductory APR for a period of six billing cycles. After that your APR will be 12.90% . This APR will vary with the market based on the Prime Rate. Spurs Rewards MasterCard Level III 8.90% Introductory APR for a period of six billing cycles. After that your APR will be 15.50% . This APR will vary with the market based on the Prime Rate.
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 purchases if you pay your entire balance by the due date each month.
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	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

SEE NEXT PAGE for more important information about your account.

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

Loss of Introductory APR: We may end your Introductory APR for purchases and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of August 1, 2015.
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.



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