



TDECU Platinum Business Mastercard

Advantages for your enterprise start here

Apply now for your TDECU
Platinum Business Mastercard

0% APR FOR 6 MONTHS
on all new purchases

Save 10c per gallon when you fuel
up at Buc-ee's with your
TDECU Business Credit Card

0% APR FOR 12 MONTHS
on balances transferred
from other cards

Pay as little as 14.49% APR and enjoy these features:

- No annual, over limit, currency conversion, or cash advance fees'
- Cell phone protection
- Free online account access and bill pay option
- Extended warranties on most purchases
- \$500,000 travel accident insurance
- Baggage delay insurance and much more!
- Year-end summary of charges

Transfer account balances and start saving now!
Visit tdecu.org/balance-transfer to get started.

TDECU[®]
YOUR CREDIT UNION

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	0% introductory APR for purchases made within the first six months that your account is opened. After that, your Standard APR will be: Business Platinum Mastercard 14.49%-17.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for the first twelve months on balance transfers processed within the first 30 business of account opening. After that, your Standard APR will be: Business Platinum Mastercard 14.49%-17.99% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Business Platinum Mastercard 14.49%-17.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	17.99%. This APR will vary with the market based on the Prime Rate. We may apply the Penalty APR to your account if you: • Fail to make a Minimum Payment by the date and time that it is due or • Are more than 60 days past due
Paying Interest	Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
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

Fee Charges

Annual Fee	None
Penalty Fees	
Late Payment	Up to \$25.00
Returned Payment	Up to \$25.00
Transaction Fees	
Balance Transfer Fee	Up to 5% of the balance transfer amount.
Phone Payment Fee	Up to \$10.00 is charged when making a payment by phone.
Rush Shipping Fee	\$37.50 per plastic for rush cards

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

BILLING RIGHTS: Information on your rights to dispute transactions and how to exercise those rights are included in the Credit Card Agreement. See Billing Rights section for full details.

INTRODUCTORY PURCHASES 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 which corresponds to an ANNUAL PERCENTAGE RATE of 0%. Thereafter, the Standard Rate set forth in this additional agreement will apply to your balance transfers.

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 processed within the first 30 business of account opening, which corresponds to an ANNUAL PERCENTAGE RATE of 0%. Thereafter, the Standard Rate set forth in this additional agreement will apply to your balance transfers.

STANDARD RATE: After the Introductory Rate periods noted above, an ANNUAL PERCENTAGE RATE based on credit worthiness will apply to all purchases, balance transfers, and advances on your Credit Card Account. We may offer promotional rates from time to time while your account is open and will disclose those rates in accordance with applicable law at the time of the offer.

MINIMUM PAYMENT: We will calculate the minimum payment as stated in the Credit Card Agreement in the “Promise to pay” section.

PRIME RATE: Variable APRs are based on the 8.00% Prime Rate as of October 1, 2024.

We add 3.00-8.49% to the Prime Rate as described in the “Variable Rate” section of the Credit Card Agreement to determine the Purchase/Balance Transfer/Cash Advances APR.

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this notice verbally, please call 1-800-839-1154 ext. 1395 during our normal business hours.

TDECU Business 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.)**

I am applying for a Business Mastercard with a limit of \$ _____

Please Tell Us About Your Business:						
Business Name		☐ Sole Proprietor	☐ Partnership	☐ Corporation	☐ LLC	☐ Other
Business Member Number		TIN (Required)		SSN		
Mailing Address		City		State		Zip
Street Address		City		State		Zip
Office Phone		Cell Phone		Home Phone		
Authorized Officer		Position		Mother's Maiden Name		
Mailing Address		City		State		Zip
Security Question: What is the name of the last school you attended?						
Financial Information						
Monthly Net Business Income		Additional Monthly Income		Source		

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.**

Guarantor Information						
First Name		M.I.	Last Name			
Personal Member Number		E-Mail Address				
Mailing Address		City		State		Zip
Home Phone ()		Work Phone ()				
SSN		Driver's License Number		Date of Birth		
Employer's Name		Address				
Occupation		Start Date		Gross Monthly Income		
Sources of Additional Income		Additional Monthly Income				
Authorized Users						
First Name		M.I.	Last Name		Limit	
Date of Birth		SSN				
First Name		M.I.	Last Name		Limit	
Date of Birth		SSN				
First Name		M.I.	Last Name		Limit	
Date of Birth		SSN				
First Name		M.I.	Last Name		Limit	
Date of Birth		SSN				

REQUIRED: Select your fiscal year end (the date that you close your accounting period for the year) Please Select One