

IMPORTANT INFORMATION CONCERNING RATES AND FEES FOR CREDIT CARDS

Interest Rates and Interest Charges

	Mastercard Platinum Member Rewards Card
Annual Percentage Rate (APR) for Purchases and APR for Balance Transfers and Cash Advances	15.74%* - 17.74%* This APR will vary with the market based on the Prime Rate**.
Penalty APR and When it Applies	No penalty APR
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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	No minimum interest charge
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 https://www.consumerfinance.gov/ask-cfpb/category-credit-cards/
Fees	
Annual Fee	None
Transaction Fee • Foreign Transaction	Up to 1% of each transaction in U.S. dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$25 Up to \$25

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See the Credit Card Agreement and Disclosure Statement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Credit Card Agreement and Disclosure Statement. The information about the costs of the cards described in this application is accurate as of 12/31/2025. This information may have changed after that date. To find out what may have changed, call 1-800-817-8234 or write to Fort Worth Community Credit Union at PO Box 210848, Bedford, Texas 76095-7848

* The Variable rate shown here is accurate based on a Prime Rate of 6.75% as of 12/31/2025. We add a margin of 8.99%- 10.99% to the Prime Rate to determine the Purchase/Balance Transfers/Cash Advances Annual Percentage Rate of 15.74%- 17.74%. Daily Periodic Rate .04312% - .04860%.

**The Prime Rate used to determine your APR is the Prime Rate published in The Wall Street Journal as of the last business day of the month.

Military Lending Act Disclosures: 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 percent. 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).

Please call us at 1-800-817-8234 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

You agree to pay on or before the "Payment Due Date" shown on the monthly periodic statement the entire New Balance or a Minimum Payment equal to an amount which is at least 2% of the New Balance or \$18.00, whichever is greater, plus any amount in excess of the credit limit established by us and any past due minimum payments. If the New Balance is \$18.00 or less, you agree to pay it in full. You may make extra payments in advance of the due date without a penalty, and you may repay any funds advanced, credit extended, or amount outstanding at any time without a penalty for early payment. Regardless of the amount of any extra payment during a given month, a monthly payment will be required the following month if a balance remains.

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENSIONS MADE UNDER THIS AGREEMENT. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF ANY CARD WHICH YOU MAY USE, DIRECTLY OR INDIRECTLY, TO OBTAIN EXTENSIONS OF CREDIT UNDER THIS AGREEMENT.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you are giving.