

TexasOne Community Credit Union
 12811 Northwest Freeway, Houston, Texas 77040
 Credit Card Agreement and Disclosure Statement For Your Mastercard® Account

Annual Percentage Rate (APR) for Purchases	Introductory Rate of 2.9% fixed rate applicable until the first day of the billing cycle that includes the six month anniversary date of the opening of your account; a 5.75% to 18%* Standard rate thereafter.
Other APRs	Balance Transfer APR: 2.9% fixed rate applicable until the first day of the billing cycle that includes the six month anniversary date of the opening of your account; a 5.75% to 18%* Standard rate thereafter. Cash Advance APR: 2.9% fixed rate applicable until the first day of the billing cycle that includes the six month anniversary date of the opening of your account; a 5.75% to 18%* Standard rate thereafter. Penalty APR: 18%**.
Variable Rate Information	Your APR may vary. The rate for purchases, cash advances and balance transfers is determined by the index***.
Grace Period for Repayment of Balances for Purchases	You have not less than 25 days to repay your balance for purchases before a finance charge will be imposed.
Method for Computing the Balance for Purchases	Average Daily Balance (Including new purchases)
Annual Fee	None
Minimum Payment	The greater of 3% of balance due or \$18.00.
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances Foreign Transaction Fee Balance Transfer Fee Late Payment Fee Over-the-Limit Fee	None 1% of transaction amount None \$15.00 after 5 days \$29.00 if over-the-limit by 5%

*Your exact rate is based on your creditworthiness. Ask a loan officer about the rate you qualify for.

**If at any time payment is received two cycles past the payment due date, the APR for purchases, balance transfers and cash advances will increase to 18%. An increased rate may be adjusted back to the Standard Rate after payments have been made as required for six consecutive billing periods.

***The Variable Rate is based on an index, which is the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the 15th day of the month for the preceding three months and is subject to change monthly.

There is a Returned Check Fee of \$15.00

The information about the costs of the Card described in this application is accurate as of March 2007. This information may have changed after that date. To find out what may have changed, call 1-800-998-0978 or write to TexasOne Community Credit Union at P.O. Box 41308, Houston, Texas 77241-1308.

California residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ohio residents: Ohio anti-discrimination laws require creditors to make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. the Ohio Civil Rights Commission administers compliance with this law.

New York and Vermont residents: At any time, we may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

Married Wisconsin residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.