Mobiloil CREDIT UNION
1810 N. Major Drive
Beaumont, TX 77713
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MobiloilCU.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**2.99%** Introductory APR for a period of six billing cycles. After that, your APR will be **9.15% to 17.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**5.90%**
APR for Cash Advances	**2.99%** Introductory APR for a period of six billing cycles. After that, your APR will be **9.15% to 17.15%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**None**
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	
Annual Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **$5.00** or **1.00%** of the amount of each balance transfer, whichever is greater **1.00%** of the amount of each cash advance **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$25.00** Up to **$29.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: October 01, 2017
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you

purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are 30 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$5.00 or 1.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
1.00% of each cash advance.

Returned Payment Fee:
$29.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$27.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$10.00.

Pay-by-Phone Fee:
$8.00.

Rush Fee:
$100.00.

Statement Copy Fee:
$5.00 per document.

Account Research Fee:
$25.00 per hour.