TEXAR Federal Credit Union
2301 Richmond Rd.
Texarkana, TX 75503
903-223-0000
www.gotexar.com

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of **11/02/2026**. You can contact us toll free at 866-597-1487 or 2301 Richmond Rd., Texarkana, TX 75503, to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	Mastercard Platinum Rewards	**Mastercard Platinum Rewards Secured**
Annual Percentage Rate (APR) for Purchases & Balance Transfers	**2.99 % or 4.99 %** Introductory APR for 6 months from date of account opening, depending on your credit history. After that, your Standard APR will be **8.99 % - 16.99 %** depending on your credit history. This APR will vary with the market based on the Prime Rate.	**4.99 %** Introductory APR for 6 months from date of account opening. After that, your Standard APR will be **16.99 %** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.00 %** This APR will vary with the market based on the Prime Rate.	**18.00 %** 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 we mail your billing statement. We will not charge you interest on purchases, cash advances or balance transfers if you pay your entire new purchase, cash advance or balance transfer balance by the due date each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00.	
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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	 None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	 None **2%** of the amount of each advance (minimum: **$2.00**; maximum: **$30.00**) **1%** of each transaction in U.S. dollars if the transaction involves a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	 Up to **$25.00** if your payment is late. None Up to **$25.00** if your payment is returned for any reason.

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

Loss of Introductory Rate: We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

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