



621 W St. Johns Avenue  
 Austin, TX 78752  
 (877) 252-9199 • (512) 452-5211  
 Fax: (512) 467-1607

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**EMPOWER VISA/ENHANCED REWARDS VISA/EVOLVE  
 SECURED VISA**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Empower Visa</b>  <b>8.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Enhanced Rewards Visa - COMING SOON</b>  <b>12.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Evolve Secured Visa</b>  <b>14.99%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Empower Visa</b>  <b>8.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Enhanced Rewards Visa - COMING SOON</b>  <b>12.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Evolve Secured Visa</b>  <b>14.99%</b></p>
<b>APR for Cash Advances</b>	<p><b>Empower Visa</b>  <b>8.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Enhanced Rewards Visa - COMING SOON</b>  <b>12.99% to 17.99%</b> , based on your creditworthiness.</p> <p><b>Evolve Secured Visa</b>  <b>14.99%</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>None</b> <b>\$5.00</b> or <b>1.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$32.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: August 22, 2022  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Empower Visa, Enhanced Rewards Visa and Evolve Secured Visa are secured credit cards. 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.**

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$5.00 or 1.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$32.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$100.00 overnight.

Statement Copy Fee:

\$2.00 per document.