

## 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 07/31/2018. You can contact us toll free at 713-676-7777 or visit your nearest branch to inquire if any changes occurred since the effective date.

| INTEREST RATES AND INTEREST CHARGES:   |   |
|--|---|
| Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers | <b>8.99%, 10.99%, 13.99%, 15.99% or 18.00%</b> depending on your credit history.  |
| How to Avoid Paying Interest on Purchases                                      | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase 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 Federal Reserve Board                            | 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">www.consumerfinance.gov/learnmore</a> |

| FEES:   |   |
|---|---|
| <b>Fees to Open or Maintain your Account:</b> <ul style="list-style-type: none"> <li>Annual Fee:</li> </ul>                                       | None  |
| <b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>Balance Transfer:</li> <li>Cash Advance:</li> <li>Foreign Transaction:</li> </ul> | None<br><b>3%</b> of the amount of each cash advance (minimum: \$5.00)<br><b>1%</b> of each transaction in U.S. dollars       |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment:</li> <li>Over-the-Credit Limit:</li> <li>Returned Payment:</li> </ul>    | Up to \$25.00 if your payment is more than 10 days late.<br>None<br>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).”