

IMPORTANT CREDIT CARD DISCLOSURES. The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card are accurate as of the effective date of 01/01/2025. You can Call Us at 512-477-9465, or toll free at 800-486-4228, or write to Us at PO Box 81647 Austin, TX 78708 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases	Visa Platinum: <u>8.90%</u> - <u>17.90%</u> based on Your creditworthiness Visa Platinum Rewards: <u>9.90%</u> - <u>17.90%</u> based on Your creditworthiness This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	Visa Platinum: <u>N/A%</u> Introductory Rate for 6 months After that Your APR will be <u>8.90%</u> - <u>17.90%</u> based on Your creditworthiness Visa Platinum Rewards: <u>N/A%</u> Introductory Rate for 6 months After that Your APR will be <u>9.90%</u> - <u>17.90%</u> based on Your creditworthiness, and will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Cash Advances	Visa Platinum: <u>8.90%</u> - <u>17.90%</u> based on Your creditworthiness Visa Platinum Rewards: <u>9.90%</u> - <u>17.90%</u> based on Your creditworthiness This APR will vary with the market based on the Prime Rate.
Penalty APR And When it Applies	<p>17.99%</p> <p>This APR may be applied if You:</p> <ol style="list-style-type: none"> 1) Make a late payment. <p>How Long Will the Penalty APR Apply? If Your APR is increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the increase, the increase will also apply indefinitely unless You make the next 6 consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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</p> <p>http://www.consumerfinance.gov/learnmore.</p>

Fees

Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<p>1.00% of each advance.</p> <p>1.00% of each foreign currency transaction in U.S. dollars.</p> <p>1.00% of each U.S. Dollar transaction that occurs in a foreign country.</p>
Penalty Fees <ul style="list-style-type: none"> • Returned Payment • Late Payment 	<p>Up to \$25.00</p> <p>Up to \$25.00</p>

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

Loss of Introductory Rate: We may end Your introductory APR and apply the Penalty APR if You make a late payment.