

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION - The information provided in this disclosure is accurate as of 9/30/2023. The information may have changed after that date. To find out what may have changed call us at (281) 398-9900 or write us at the address shown in this application. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE for Purchases	<p>Visa Choice Rate - 0% Introductory APR for 6 months from the date your account is opened.</p> <p>After that, 12.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Choice Cash - 0% Introductory APR for 6 months from the date your account is opened.</p> <p>After that, 13.50% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature - 0% Introductory APR for 6 months from the date your account is opened.</p> <p>After that, 16.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p>
ANNUAL PERCENTAGE RATE for Balance Transfers	<p>Visa Choice Rate - 0% Introductory APR for 12 months from the date your account is opened.</p> <p>After that, 12.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Choice Cash - 0% Introductory APR for 12 months from the date your account is opened.</p> <p>After that, 13.50% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature - 0% Introductory APR for 12 months from the date your account is opened.</p> <p>After that, 16.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p>
ANNUAL PERCENTAGE RATE for Cash Advances	<p>Visa Choice Rate - 15.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Choice Cash - 16.50% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature - 18.00% up to 18.00% Based on your creditworthiness, when you open your account. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 Fees	None for Visa Choice Rate, Visa Choice Cash \$75.00 for Visa Signature
Transaction Fees Cash Advance Fee Balance Transfer Fee Foreign Transaction Fee	2.00% of the transaction, minimum of \$10.00 3.00% of the transaction, minimum of \$10.00 1.00% of the currency transaction in U.S. dollars
Penalty Fees Late Payment Fee Returned Payment Fee	\$27.00 \$27.00 for each returned payment

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".

Loss of Introductory APR: We may end your introductory APR and apply the Non-introductory APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date. Introductory rates cannot be reinstated once your account is past due.