LoneStar CREDIT UNION
7508 Ferguson Rd • Dallas, TX 75228
Ph: (214) 327-9367 • Fax: (214) 217-8159
(800) 588-6928
www.lonestarcu.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

GOOD RATE VISA/GOOD REWARDS VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Good Rate Visa** **1.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **10.95% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Good Rewards Visa** **1.99%** Introductory APR for a period of 12 billing cycles. After that, your APR will be **15.95% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Good Rate Visa** **0.00%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **10.95% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Good Rewards Visa** **0.00%** Introductory APR for a period of 18 billing cycles. After that, your APR will be **15.95% to 18.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Good Rate Visa** **13.95% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Good Rewards Visa** **18.00% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

Penalty APR and When it Applies	**Good Rate Visa** **18.00%** **Good Rewards Visa** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
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 Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Good Rate Visa - Foreign Transaction Fee - Good Rewards Visa	 **$10.00** or **3.00%** of the amount of each balance transfer, whichever is greater **$10.00** or **3.00%** of the amount of each cash advance, whichever is greater **2.00%** of each transaction in U.S. dollars **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$28.00** Up to **$28.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.
The Introductory APR for balance transfers will apply to transactions posted to your account during the first 18 months following the opening of your account. Any existing balances on Lone Star Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases and balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: April 23, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Good Rate Visa and Good Rewards 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

SEE NEXT PAGE for more important information about your account.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023

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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$28.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
$10.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$28.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$28.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$5.00.

Pay-by-Phone Fee:
$5.00.

Rush Fee:
$35.00.

©TruStage Compliance Solutions 2009, 10, 12, 16, 2023