

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 the effective date of _____. You can call Us at (956) 661-4000 or write 3515 S. Jackson Rd. Edinburg, TX 78539 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) For Purchases	<p>VISA Platinum: _____% - _____% introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that, Your APR will be _____% - _____% based on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) for Balance Transfers	<p>VISA Platinum: _____% - _____% introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that, Your APR will be _____% - _____% based on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p>
Annual Percentage Rate (APR) for Cash Advances	<p>VISA Platinum: _____% - _____% introductory APR for 6 months, based on Your creditworthiness.</p> <p>After that, Your APR will be _____% - _____% based on Your creditworthiness at the time You established Your Account. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR And When it Applies	<p>17.95%</p> <p>This APR may be applied if:</p> <p>1) You make a late payment.</p> <p>How Long Will The Penalty APR Apply? If Your APRs are 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 apply indefinitely unless 3 consecutive payments are received on or before the due date during the three-month period following such increase.</p>
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 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	
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction 	<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 Check Charge • 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)."

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