



Important Changes to Your Account Terms & Conditions

We are making the following changes to your Cardmember Agreement as described below. We are not making changes to our Annual Percentage Rate (APR). However, we are updating the Balance Transfer and Cash Advance Fee. *All changes take effect 4/15/2021.*

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Your APR will be 9.90% .
APR for Balance Transfers	Your APR will be 9.90%.
APR for Cash Advances	Your APR will be 9.90%.
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
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 (CFPB) at: http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	1% or \$2.00 minimum and \$25.00 maximum
Cash Advance	1% or \$2.00 minimum and \$25.00 maximum
Foreign Transaction	1% of each transaction in U.S. dollars
Other Fees	
Pay by Phone – VIP Line	\$5.00
Statement Request	\$4.00
Penalty Fees	
• Late Payment	5% of payment due, \$15.00 minimum and \$25.00 maximum
• Over-the-Credit Limit	None
• Returned Payment	\$22.00

How we will calculate your balance: We use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

The information about the costs of the card described in this application is accurate as of 04/2021. This information may change after that date. To find out what may have changed, call 1-817-731-2756 or write to Texas People Federal Credit Union at 4613 Wellesley, Fort Worth, Texas 76107.

Important Information About Procedures for Opening A New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. The information that is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

New York & Vermont Residents: Upon your request, we will inform you of the name and address of each credit-reporting agency from which we obtained a credit report relating to you. New York residents may request a comparative listing of credit card rates, fees, and grace periods by writing to: Public Information, New York State Banking Department, 2 Rector Street, New York, NY 10006-1894 or by calling 1-800-522-3330.

California Residents: (1) You have the right to prohibit us from disclosing to marketers of goods marketing information concerning you that discloses your identity. You may exercise your right by calling us at 1-817-731-2756; (2) If you are a married applicant you may apply for credit in your own name; (3) Applicants may, after credit approval, use the credit card up to its credit limit and may be liable for amounts extended under the plan to any joint applicant; (4) As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

Maine Residents: Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on everyone upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island: Consumer reports may be requested with this application.

Wisconsin Residents: Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision.

To check on the status of your application, please call 1-817-731-2756.