HFCU Houston Federal Credit Union
16320 Kensington Drive,
Sugar Land, TX 77479
(281) 243-0500
www.houstonfcu.org

CREDIT CARD SOLICITATION DISCLOSURE

VISA

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 9-16-2026. The information may have changed after that date. To find out what may have changed call us at 877-389-3480 or write us at 16320 Kensington Drive, Sugar Land, Texas 77479. 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, Balance Transfers and Cash Advances	**Visa Platinum Prime Lock** - **2.99%** Introductory APR for 180 days from the issuance of the card. After that our APR will be **7.00%**. This APR will vary with the market based on the Prime Rate. **Visa Platinum Advantage/Visa Platinum Family** - **2.99%** Introductory APR for 180 days from the issuance of the card. After that our APR will be **8.99%** to **18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** - **2.99%** Introductory APR for 180 days from the issuance of the card. After that our APR will be **9.99%** to **18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** - **2.99%** Introductory APR for 180 days from the issuance of the card. After that our APR will be **8.99%** to **18.00%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Payments	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	**$50.00** Visa Platinum Prime Lock Only
Transaction Fees	
Cash Advance & Balance Transfers	**None**
Foreign Transactions	**1.00%** of each transaction U.S. Dollars
Penalty Fees	
Late Payment Fee	Up to **$15.00**
Over-the-Credit Limit Fee	Up to **$15.00**
Returned Payment Fee	Up to **$30.00**

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

Variable Rates. Purchase, Cash Advances and Balance Transfer APRs are based on the Prime Rate (Index) to which we add a margin based on your creditworthiness. For Visa Platinum Advantage/Visa Platinum Family & Visa Secured accounts, the applicable margins range from **1.99% to 12.99%**. For Platinum Reward accounts, the applicable margins range from **2.99% to 12.99%**. The rate for the Visa Platinum Prime Lock is variable and adjusts with the Prime Rate. No margins are added to the Prime Rate for the Visa Platinum Prime Lock.

Other Disclosures:

Late Payment Fee: If your payment is ten (10) or more days late, you will be charged up to $**15.00.**

Return Payment Fee: If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee, up to **$30.00** for each item returned.

Statement Copy Fee: **$ 2.00**
Document Copy Fee: **$ 5.00**
Rush Fee: **$27.50**

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS

The Military Lending Act applies to this credit card account if at the time you establish the account you are an active member of the military or a dependent (as defined in the Military Lending Act, 10 U.S.C. 987 and implementing regulations). The following terms and conditions apply during any period(s) in which you are active military or a dependent under those definitions. They do not apply when you are not an active duty member of the military or a dependent.

NOTICE: federal law provides important protections to members of the armed forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). You may call toll-free 844-351-8387 to receive oral disclosures.

Call To Report Lost or Stolen
Visa® Credit Cards and Visa® CheckCard
Call 1-800-682-6075
Available 24 hours a day, 7 days a week.

Call To Report Transaction Dispute
Visa® Credit Cards and Visa® CheckCard
Call 1-866-687-4328
Available Monday through Friday 9:00 a.m. – 4:30 p.m.
OR
Refer to the back of your Visa® monthly statement To Protect Your Billing Rights: Disputes need to be reported in writing detailing all pertinent information within 60 days from the receipt of the first statement when the error was discovered

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