



8384 N Belt Line Road
Irving, TX 75063

214-574-2000
800-388-7889

mobilitycu.com
info@mobilitycu.com

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA PLATINUM

Approved Credit Limit: _____

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six billing cycles. After that, Your APR will be 9.99% .
APR for Balance Transfers	0.00% Introductory APR for a period of six billing cycles. After that, Your APR will be 9.99% .
APR for Cash Advances	0.00% Introductory APR for a period of six billing cycles. After that, Your APR will be 9.99% .
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.
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 - Balance Transfer Fee - Foreign Transaction Fee	None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Promotional Period for Introductory APR:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to Your Account during the first 180 days following issuance of Your Card. Any existing balances on Mobility 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, balance transfers and cash advances and apply the prevailing non-introductory APR if You are one days late in making a payment.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

SEE NEXT PAGE for more important information about Your Account.

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 percent. 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).

Please call us at (800) 388-7889 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, You will be charged \$30.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Document Copy Fee:

\$2.00 . If Your Account is subject to a Document Copy Fee, except as limited by applicable law, a fee may be charged to Your Account for each copy of a sales draft or statement that You request (except when the request is made in connection with a billing error made by the Credit Union).

Emergency Card Replacement Fee:

\$50.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Rush Fee:

\$50.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee:

\$2.00 . If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

Periodic Rates:

The Introductory Purchase APR is 0.00% which is a monthly periodic rate of 0.0000% .

The Purchase APR is 9.99% which is a monthly periodic rate of 0.8325% .

The Introductory Balance Transfer APR is 0.00% which is a monthly periodic rate of 0.0000% .

The Balance Transfer APR is 9.99% which is a monthly periodic rate of 0.8325% .

The Introductory Cash Advance APR is 0.00% which is a monthly periodic rate of 0.0000% .

The Cash Advance APR is 9.99% which is a monthly periodic rate of 0.8325% .



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**APPLICATION AND
SOLICITATION
DISCLOSURE**



VISA PLATINUM/VISA REWARDS/VISA SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 9.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Rewards 11.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 12.99%</p>
APR for Balance Transfers	<p>Visa Platinum 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 9.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Rewards 11.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 12.99%</p>
APR for Cash Advances	<p>Visa Platinum 0.00% Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be 9.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Rewards 11.99% to 17.99%, based on your creditworthiness.</p> <p>Visa Secured 12.99%</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 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.

SEE NEXT PAGE for more important information about your account.

Fees	
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$30.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum:

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 180 days following issuance of your card. Any existing balances on Mobility 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, balance transfers and cash advances and apply the prevailing non-introductory APR if you are one days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 08, 2023
 This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Rewards and Visa Secured 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 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:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

\$2.00.

Emergency Card Replacement Fee:

\$50.00.

Rush Fee:

\$50.00.

SEE NEXT PAGE for more important information about your account.

Statement Copy Fee:
\$2.00.