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APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Classic 10.00% 12.00% or 14.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 8.00% 10.00% or 12.00% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 10.00%</p> <p>Re-Start Visa 18.00%</p>
<p>APR for Balance Transfers</p>	<p>Visa Classic 10.00% 12.00% or 14.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 8.00% 10.00% or 12.00% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 10.00%</p> <p>Re-Start Visa 18.00%</p>
<p>APR for Cash Advances</p>	<p>Visa Classic 10.00% 12.00% or 14.00% when you open your account, based on your creditworthiness.</p> <p>Visa Gold 8.00% 10.00% or 12.00% when you open your account, based on your creditworthiness.</p> <p>Visa Secured 10.00%</p> <p>Re-Start Visa 18.00%</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.
Fees	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
Transaction Fees	
- Cash Advance Fee	\$3.00
- Foreign Transaction Fee	3.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$25.00

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

Effective Date.

The information about the costs of the card described in this application is accurate as of June 1, 2013

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (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.
Statement Copy Fee	\$6.00
Document Copy Fee	\$6.00
Rush Fee	\$55.00
PIN Replacement Fee	\$2.00
Card Replacement Fee	\$5.00
Expedited Payment Fee	\$15.00 Payment paid by a member services representative