

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 January 1, 2017. The information may have changed after that date. To find out what may have changed call us at (972) 715-4444 or write us at address shown above. 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 MasterCard 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	<input type="checkbox"/> MasterCard - 0% Introductory APR for first 6 months. After that, <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard Secured - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
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ANNUAL PERCENTAGE RATE for Balance Transfers	<input type="checkbox"/> MasterCard - 0% Introductory APR for first 6 months. After that, <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard Secured - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
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ANNUAL PERCENTAGE RATE for Cash Advances and Overdraft Protection	<input type="checkbox"/> MasterCard - 0% Introductory APR for first 6 months. After that, <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> MasterCard Secured - <u>4.95% up to 17.90%</u> Based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
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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.
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Minimum Interest Charge	\$1.00 for each statement period in which an interest charge is due.
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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
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FEES

Annual Fees	
Annual Fee	None
Transaction Fees	
Balance Transfer	None
Cash Advance	None
Foreign Transactions	1.00% of each currency transaction in U.S. dollars
Penalty Fees	
Over the Credit Limit	None
Late Payment	5% of the payment, with a maximum of \$25.00
Returned Check Fee	\$33.00

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

MASTERCARD AGREEMENT

This Agreement will establish the terms and conditions of your credit card agreement with the Credit Union. In this agreement, the words "you" and "your" mean any person receiving and using the card and that by using the card for the first time "you" agree to all terms and conditions in this agreement. "Card" means the MasterCard and MasterCard Secured credit card and any duplicates and renewals the Credit Union issues. "Account" means your MasterCard and MasterCard Secured credit card account with the Credit Union. "Credit Union," "we," "us," and "our" mean the Credit Union. You must be a member of the Credit Union to apply for a credit card.

USING THE ACCOUNT: Upon your approval for an account, the Credit Union will establish a line of credit for you. Notification of your limit will be made when the card is sent to you. You agree not to let your account balance exceed your approved credit limit.

RESPONSIBILITY: You promise to pay any and all charges incurred by you or by any person whom you authorize to use the Credit Card issued to you, and any fees or charges incurred in the recovery of a credit card, retrieval of transaction data, or collection of this account in accordance with the terms and conditions issued by Mastercard, and in accordance with the policies established by the Credit Union.

Your obligation to pay the amount owed on your account continues until paid in full even though an agreement, divorce decree or other court judgment to which the Credit Union is not a party may direct someone else to pay the account balance.

JOINT ACCOUNT: If more than one person applies for the card each is individually responsible for all amounts owed on the account and is jointly and severally responsible for all amounts owed. This means the Credit Union can enforce the Agreement against any of you individually or all of you together. Each may obtain credit advances without the knowledge of the other and both are obligated to repay all advances made to the account. You agree to notify the Credit Union of any address change.

USING THE CARD: You understand that the use of your card or account constitutes acknowledgement of receipt and agreement to the terms of this Agreement. You may use the card issued to you to make purchases from anyone who accepts Mastercard. You may also obtain cash advances from the Credit Union, from other financial institutions participating in the Mastercard program and from automated teller machines (ATM's) that provide access to the Mastercard system. Your Mastercard Personal Identification Number (PIN) is needed to obtain cash advance from an ATM (not all ATMs accept Mastercard Cards). ATM single withdrawals are limited to \$510.00. You agree not to use the card for any illegal transactions such as advances for gambling or wagering where these practices are in violation of the law.

OTHERS USING YOUR ACCOUNT: If you allow anyone else to use your Card, you will be liable for all credit extended to such persons. You promise to pay for all purchases, balance transfers, and cash advances made by anyone whom you authorize to use your Card, whether or not you notify us that he or she will be using it. If someone else is authorized to use your Card and you want to end that person's privilege, you must notify us in writing, and if he or she has a Card, you must return the Card with your written notice for it to be effective.

CONVENIENCE CHECKS: We may, at our discretion, issue checks to you which may be used for any purpose other than making a payment for credit to your Account. By signing such checks, you authorize us to pay the item for the amount indicated and post such amount as a cash advance to your Account. We do not have to pay any item which would cause the outstanding balance in your Account to exceed your credit limit. Charges that apply in connection with the use of Convenience Checks are as follows: Copy of Paid Check \$5.00; Stop Payment on Check \$33.00; Non-Sufficient Funds Check (NSF) \$33.00. Fees will be assessed at the time they are incurred.

OVERDRAFT PROTECTION: If you choose to link your account to your Checking account for the overdraft protection, please note the following: If you have a joint checking account you will be responsible for all advances, including interest and charges from your credit card to cover overdrafts regardless of who writes the check, makes the debit card purchase, or engages in any other transaction that causes the overdraft. We reserve the right to cancel or suspend your Overdraft Protection Service at any time in our sole discretion, for any reason.

PERSONAL IDENTIFICATION NUMBER (PIN): We will furnish you with a Personal Identification Number (PIN). You agree to keep the PIN secret. You also agree you won't write the PIN on the Card or anything you keep with the card. Your use of the PIN and Card in getting a cash advance or making a purchase is agreed to constitute your signature for purposes of such transaction.

FINANCE CHARGES: For purchase, cash advance, and balance transfer transactions on your Account, the balances subject to a finance charge are identified on your monthly statement as "Average Daily Balance" (including new purchases, new cash advances and new balance transfers). The "Average Daily Balance" is determined as follows. Each day we take the balance at the beginning of the day, add any new purchases, cash advances, balance transfers, insurance premiums, and debit adjustments or other charges, and subtract any payments, credits, unpaid finance charges, late charges, over-the-credit limit fees, and cash advance fees that are processed that day. This gives us the "Daily Balance." To get the "Average Daily Balance" for the billing cycle, we add up all the Daily Balances for each calendar day

of the billing cycle, and divide the total by the number of days in the billing cycle. Purchase transactions posted to your Account during the billing cycle period are included in the total only if the "New Balance" on your previously assessed bill was not paid in full by the end of the grace period, as explained below.

A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the date of posting to your Account during the current billing cycle, and will continue to accrue until the date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

VARIABLE RATE: After the expiration of the Introductory Rate period, your Account will be subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of the Wall Street Journal in effect on the last day of each calendar month ("Index") plus our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the next billing cycle following the change ("Change Date"). Increases or decreases in the Interest Rate will result in like increases or decreases in the Finance Charge and will affect the number of your regularly scheduled payments that you will be required to make. There is no limit on the amount by which the annual percentage rate can change on any Change Date other than the maximum Annual Percentage Rate. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.00%.

PERIODIC RATES: Refer to the Account Opening Disclosure on page 1 for the following: The periodic rates applicable to purchases, cash advances, and balance transfers. Any rate change will be made pursuant to applicable law. The initial rate on your account for certain types of transactions may be an introductory discounted rate (Introductory Rate) that is lower than the rate that would ordinarily apply for that type of transaction. If an Introductory Rate applies to your account, the rates and the period of time it will be effective. After the Introductory Rate period expires, the periodic rate will automatically increase to the rates that would ordinarily apply for that type of transaction based on the terms of this Agreement.

OTHER CHARGES: The following other charges (fees) will be added to your Account, as applicable:

- a) Replacement Card Fee: \$10.00
- b) Return Check Fee: \$33.00
- c) Over the limit Fee: None

LATE CHARGE: If your payment is 10 days late, you may be charged 5% of the payment with a maximum of \$25.00.

OPTIONAL PAYMENT PROTECTION: Optional payment protection is not necessary to obtain credit. If you qualified for and elected optional payment protection coverage from us, you authorize us to add the fees or insurance charges monthly to your account balance and charge you interest on the entire balance. The rate used to determine the fees or insurance charges are not guaranteed and may change in the future. However, if the rate changes, you will be notified as required by applicable law.

MONTHLY PAYMENTS: Each payment you make on the account will restore your credit limit by the amount of the payment that is applied to the principal amount of purchases and cash advances. At any time your total new balance exceeds your credit limit, you must immediately pay the amount over your credit limit.

A PAYMENT IS REQUIRED EACH MONTH: You must pay at least the minimum payment shown on your statement by the date specified on your monthly statement. You can repay any outstanding balance prior to maturity in whole or in part at your option without penalty. Your monthly payment must be made directly to the address shown on your statement. If available, you may have your minimum payment automatically deducted from your checking or savings account.

The minimum periodic payment required for your MasterCard and MasterCard Secured Account will be 3.00% of your total new balance, rounded up to the nearest dollar or \$20.00, whichever is greater, unless your outstanding balance is less than \$20.00, in which case your minimum payment will be your outstanding balance. Any portion of minimum payments shown on prior statements which remain unpaid, any amounts by which you exceed your credit limit, and any other applicable charges will also be added to your required minimum monthly payment.

Subject to applicable law, payments will be applied in the following order or in any manner the credit union chooses. First to any previously billed and unpaid Finance

Charges on purchases, cash advances and balance transfers, then to any billed fees, then to the principal balance of purchases in the order they were posted to your account and then to the principal balance of cash advances. However, in every case, in the event you make a payment in excess of the required minimum periodic payment, the Credit Union will allocate the excess amount first to the balance with the highest annual percentage rate and any remaining portion to the other balances in descending order based on applicable annual percentage rate. If two or more purchases were posted on the same day, your payment will be applied to the lowest amount first. You understand that any payment that delays the repayment of your unpaid balance will increase your Finance Charge and any payment that accelerates the reduction of your unpaid balance will decrease your Finance Charges.

CREDIT BALANCES: If there is a credit balance due you, you may request in writing a full refund of this credit balance at our address shown in this Agreement.

SECURITY INTEREST: You grant the Credit Union a security interest under the Uniform Commercial Code and under any common law rights the Credit Union may have in any goods you purchase.

CONSENSUAL SECURITY INTEREST: To secure repayment of amounts you owe on your Account, you give the Credit Union a consensual security interest in all other shares you have in any individual or joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral). These other shares may be withdrawn unless you are in default under this agreement. You authorize the Credit Union to apply the balance in your individual or joint share accounts to pay any amounts due on your Account if you should default.

CROSS-COLLATERAL: If you have other loans with us, or take out other loans with us in the future, collateral securing those loans (other than household goods or any dwelling) will also secure your obligations under this Agreement if those other agreements indicate that they may secure other obligations you may have with us.

DEFAULT: You will be in default: (1) if you fail to make any minimum payment or other required payment by the date that it is due, (2) if you break any promise you make under this Agreement, (3) if you die, file for bankruptcy or become insolvent, that is, unable to pay your obligations when they become due, (4) if any attachment or garnishment proceedings are initiated against you or your property, (5) if you default on any other indebtedness to the Credit Union, (6) if you make any false or misleading statement in any credit application or credit update, (7) if something happens that the Credit Union believes may substantially reduce your ability to repay what you owe.

When you are in default, the Credit Union has the right to demand immediate payment of your full account balance without notice. If immediate payment is demanded, you will continue to pay Finance Charges, at the periodic rate charged before default, until what you owe has been paid, and any shares that were given as security will be applied towards what you owe.

If collections efforts are required by the Credit Union, you agree to pay all costs and expenses incurred in the collection of any sum due, and in addition, if the holder hereof, after default, shall place this Agreement in the hands of an attorney or collection agency, for collection, to pay reasonable attorneys' fees, interest and fees due on this Agreement at the time of the employment of such attorney or collection agency.

NOTIFICATION ADDRESS FOR INFORMATION REPORTED TO CONSUMER REPORTING AGENCIES: We may report the status and payment history of your Account to credit reporting agencies each month. If you believe that the information we have reported is inaccurate or incomplete, please notify us in writing at the address shown above in this Agreement. Please include your name, address, home telephone number and Account number.

CREDIT INFORMATION: You understand that the Credit Union will review your accounts periodically, and you hereby give your permission to and authorize the Credit Union to investigate and reassess your creditworthiness. You authorize the Credit Union to obtain information concerning your credit history from all available sources now and in the future. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who inquire about your credit standing.

LIABILITY FOR UNAUTHORIZED USE/STOLEN CARD: You agree to notify us immediately, orally or in writing, at Customer Service, P.O. Box 802631, Dallas, TX 75380 or telephone (800) 423-3229 seven (7) days a week, of the loss, theft, or unauthorized use of your credit card or pin. You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use. You will have no liability for unauthorized purchases made with your credit card, unless you are grossly negligent in the handling of your card. In any case, your liability will not exceed \$50.00.

MERCHANT DISPUTES: The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the card. The Credit Union is subject to claims and defenses (other than tort claim) arising out of goods or services you purchase with the card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you; or

(b) your purchases cost more than \$50.00 and was made in your state or within 100 miles of your home.

CHANGING OR TERMINATING YOUR ACCOUNT: You agree that the Credit Union may change the terms of this Agreement from time to time after giving you any advance notice required by law at your last known address. To the extent the law permits, and indicated in the notice to you, the change will apply to your existing account balance as well as to future transactions. Your use of the card after receiving notice or a change will also indicate your agreement to the change.

You may request an increase in your credit limit either by written application or by phone. The Credit Union has the right to reduce or terminate your credit limit at any time. You understand and acknowledge that such action shall not affect your obligation to pay any outstanding balance PLUS any finance and other charges you owe under this Agreement. Accounts that have been inactive for one (1) year may be subject to termination at the renewal date. The card(s) you receive remain the property of the Credit Union and you must recover and surrender to the Credit Union ALL cards upon request or upon termination of this Agreement whether by you or the Credit Union.

FOREIGN TRANSACTIONS: If you effect a transaction with your Mastercard in a currency other than U.S. dollars, Mastercard will convert the charge into a U.S. dollar amount. Mastercard will use its currency conversion procedure, which is disclosed to institutions that issue Mastercard cards. Currently the currency conversion rate used by Mastercard to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by Mastercard for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by Mastercard. The currency conversion rate used by Mastercard on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. We will charge a 1% Foreign Transaction Fee, which is an additional FINANCE CHARGE for each purchase, cash advance, and Account credit transactions, that you make in a country other than the United States, whether or not the transaction was in a foreign currency.

EFFECT OF AGREEMENT/WAIVER: This Agreement is the contract which applies to all transactions on your account even though the sales, cash advances, credit or other slips you sign or receive may contain different terms. The Credit Union can delay enforcing any of its rights any number of times without losing them. Each provision of this agreement must be considered as part of the total agreement and cannot in any way be severed from it. However, you also agree that should any part of this agreement be found invalid, it will in no way affect the remainder of the agreement.

STATEMENT AND NOTICES: You will receive a statement each month showing transactions on your account. You are responsible for your minimum monthly payment even in the event your statement is late or returned to the Credit Union. Statements and notices will be mailed to you at the most recent address you have given the Credit Union. Notice to any one of you will be considered notice to all.

GOVERNING LAW: Except to the extent that Federal Law is applicable, the laws of the state in which this document is written shall govern the validity, construction and enforcement of this Agreement and all matters arising out of the issuance and use of the Card.

NEW YORK AND VERMONT RESIDENTS: At any time, we may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

If you have authorized us to pay your credit card bill automatically from your savings or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

NOTICE TO VERMONT BORROWERS: NOTICE TO CO-SIGNER - YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

NOTICE TO UTAH BORROWERS: This written Agreement is a final expression of the Agreement between you and the Credit Union. This written Agreement may not be contradicted by evidence of any oral Agreement.

NOTICE TO ALABAMA BORROWERS: CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS AGREEMENT BEFORE YOU SIGN IT.

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Prestige Community CU
P.O. Box 802631
Dallas, TX 75380
(800) 423-3229

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why we believe the bill was correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill.

We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Prestige Community CU
P.O. Box 802631
Dallas, TX 75380
(800) 423-3229

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

SIGNATURES

By signing below or using your card, you agree to be bound by the terms and conditions of this Agreement. You acknowledge that you have received a completely filled-in copy of this Agreement, that you have read it, and that you understand it.

CONSENSUAL SECURITY INTEREST. You further acknowledge and agree that you give the Credit Union a consensual security interest in the shares you have in all individual and joint accounts you have with the Credit Union, now and in the future (other than those accounts that would have an adverse tax consequence if pledged as collateral), to secure repayment of amounts you owe to the extent of any unpaid balance on your Account.

MasterCard Secured Applicants ONLY: If you give the Credit Union a specific pledge of shares as shown below, your pledged shares will secure your account. You may not withdraw amounts that have been specifically pledged to secure your account until the Credit Union agrees to release all or part of the pledged amount.

Secured pledge of shares \$ _____ in Account # _____

X
Borrower Signature _____ Date _____

X
Co-Borrower Signature _____ Date _____