



2740 N. County Road West Odessa, Texas 79764

CREDIT CARD SOLICITATION DISCLOSURE

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 02/01/2015. The information may have changed after that date. To find out what may have changed call us at 800-322-7242 or write us at 2740 North County Road West, Odessa, TX 79764. 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 provided to you with the new card(s).

IMPORTANT ACCOUNT TERMS

Interest Rates and Interest Charges	VISA Classic	VISA Premier
ANNUAL PERCENTAGE RATE for purchases	11.90%	9.90%
ANNUAL PERCENTAGE RATE for balance transfers	11.90%	9.90%
ANNUAL PERCENTAGE RATE for cash advances	11.90%	9.90%
HOW TO AVOID 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.	
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 at: http://www.consumerfinance.gov/learnmore	

FEES	
SET-UP AND MAINTENANCE FEES	NONE
TRANSACTION FEES <ul style="list-style-type: none"> • Cash Advance & Balance Transfer • Foreign Transactions 	3.00% of each transaction with a \$50.00 maximum 1.00% of each single and multiple currency transactions in U.S. dollars
PENALTY FEES <ul style="list-style-type: none"> • Late Payment • Return Payment 	If your payment is 10 or more days late you will be charged \$35.00 . \$5.00
CARD REPLACEMENT FEE	\$10.00

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