Gulf Coast Educators
FEDERAL CREDIT UNION
281.487.9333 | www.gcefcu.org
5953 Fairmont Parkway
Pasadena, TX 77505

# APPLICATION AND SOLICITATION DISCLOSURE

VISA

## VISA CLASSIC/VISA REWARDS/TEACHER REWARDS

| Interest Rates and Interest Charges | |
|---|---|
| **Annual Percentage Rate (APR) for Purchases** | **Visa Classic**<br>**0.00%** Introductory APR for six months from account opening.<br><br>After that, your APR will be **8.99% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Rewards**<br>**0.00%** Introductory APR for six months from account opening.<br><br>After that, your APR will be **9.99% to 18.00%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Teacher Rewards**<br>**0.00%** Introductory APR for six months from account opening.<br><br>After that, your APR will be **6.99% to 16.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers** | **Visa Classic**<br>**8.99% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Rewards**<br>**9.99% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Teacher Rewards**<br>**6.99% to 16.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |

SEE NEXT PAGE for more important information about your account.

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|---|---|
| **APR for Cash Advances** | **Visa Classic**<br>**8.99% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Visa Rewards**<br>**9.99% to 18.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<br><br>**Teacher Rewards**<br>**6.99% to 16.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| **Penalty APR and When it Applies** | **Visa Classic**<br>**None**<br><br>**Visa Rewards**<br>**None**<br><br>**Teacher Rewards**<br>**None** |
| **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**<br>- Annual Fee<br>- Account Set-up Fee<br>- Program Fee<br>- Participation Fee<br>- Additional Card Fee<br>- Application Fee | <br>**None**<br>**None**<br>**None**<br>**None**<br>**None**<br>**None** |
| **Transaction Fees**<br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee<br>- Transaction Fee for Purchases | <br>**None**<br>**$5.00** or **1.00%** of the amount of each cash advance, whichever is greater<br>**1.00%** of each transaction in U.S. dollars<br>**None** |
| **Penalty Fees**<br>- Late Payment Fee<br>- Over-the-Credit Limit Fee<br>- Returned Payment Fee | <br>Up to **$25.00**<br>**None**<br>Up to **$25.00** |

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

**Promotional Period for Introductory APR:**
The Introductory APR for purchases will apply to transactions posted to your account during the first six months following the opening of your account.

**Effective Date:**
The information about the costs of the card described in this application is accurate as of: May 19, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.

**Other Fees & Disclosures:**
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are nine or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$5.00 or 1.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:
$25.00 or the amount of the returned convenience check, whichever is less.

Pay-by-Phone Fee:
$10.00.

Rush Fee:
$40.00.

Statement Copy Fee:
$3.00.

Unreturned Card Fee:
None.

Card Replacement Fee:
$5.00 plus delivery fees.

Emergency Card Replacement Fee:
$5.00 plus delivery fees.