



6061 IH-10 West
P.O. Box 1356
San Antonio, TX 78295-1356
210.258.1414 \ 800.234.7228
sacu.com



**SACU SPURS SILVER CARD PLATINUM MASTERCARD
LEVEL I/ SACU SPURS SILVER CARD PLATINUM
MASTERCARD LEVEL II/ SACU SPURS SILVER CARD
PLATINUM MASTERCARD LEVEL III/
SACU ALAMO PLATINUM MASTERCARD/
SACU ALAMO GOLD MASTERCARD/
SACU ALAMO STANDARD MASTERCARD
APPLICATION AND SOLICITATION DISCLOSURE**

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

SACU Spurs Silver Card Platinum MasterCard Level I

2.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your APR will be **9.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SACU Spurs Silver Card Platinum MasterCard Level II

5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your APR will be **12.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SACU Spurs Silver Card Platinum MasterCard Level III

8.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your APR will be **15.50%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SACU Alamo Platinum MasterCard

2.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your APR will be **9.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SACU Alamo Gold MasterCard

5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.

After that your APR will be **12.90%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

	<p style="text-align: center;">SACU Alamo Standard MasterCard</p> <p>8.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 15.50%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level I</p> <p>2.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 9.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level II</p> <p>5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 12.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level III</p> <p>8.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 15.50%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Alamo Platinum MasterCard</p> <p>2.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 9.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Alamo Gold MasterCard</p> <p>5.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 12.90%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p style="text-align: center;">SACU Alamo Standard MasterCard</p> <p>8.90% Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that your APR will be 15.50%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level I</p> <p>5.90%</p> <p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level II</p> <p>8.90%</p> <p style="text-align: center;">SACU Spurs Silver Card Platinum MasterCard Level III</p> <p>11.90%</p> <p style="text-align: center;">SACU Alamo Platinum MasterCard</p> <p>5.90%</p>

	SACU Alamo Gold MasterCard 8.90%
	SACU Alamo Standard MasterCard 11.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Transaction Fees > Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees > Late Payment Fee > Over-the-Credit Limit Fee > Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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

Loss of Introductory APR. We may end your Introductory APR if you fail to pay the minimum required payment by the payment due date shown on your statement. With the loss of your Introductory APR, your APR will be a rate of **9.90%** for the SACU Spurs Silver Card Platinum MasterCard Level I; **12.90%** for the SACU Spurs Silver Card Platinum MasterCard Level II; **15.50%** for the SACU Spurs Silver Card Platinum MasterCard Level III; **9.90%** for the SACU Alamo Platinum MasterCard; **12.90%** for the SACU Alamo Gold MasterCard; and **15.50%** for the SACU Alamo Standard MasterCard.

Effective Date. The information about the costs of the card described in this application is accurate as of **May 17, 2010**. 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 late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Document Copy Fee	\$2.00
Rush Fee	\$25.00
Card Replacement Fee	\$3.00
Due Date Change Fee	\$15.00 Due Date Change Fee
Lettercheck Return Fee	\$4.50 Lettercheck Return Fee