

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	13.99% to 21.99% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.99% to 21.99% when you open your account, based on your credit worthiness and after the promotional period. After that, your APR will vary with the market based on the Prime Rate. 0% Introductory rate for six billing cycles from the date your balance transfer was posted to your account.
APR for Cash Advances	18.99% to 26.99% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.99% This APR may be applied to your account if you have two (2) or more late payments occur within a six (6) month period. How Long Will the Penalty APR Apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments by the due date each month.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$1.00.
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	
Annual Fees	\$0 except for the International card which is \$49 .
Transaction Fees	
• Balance Transfer	Either \$10 or 3% of the amount of each transaction, whichever is greater. Any balance transfer that posts to your account at the introductory rate will incur this fee.
• Cash Advance	Either \$10 or 3% of the amount of each transfer, whichever is greater.
• Foreign Fees	1% or 3% of the U.S. dollar amount (1) made in a foreign currency, or (2) made in U.S. dollars if the transaction is made or processed outside of the United States. This fee will be in addition to any other applicable fee.
Penalty Fees	
• Late Payment	Up to \$28 for the first occurrence. Otherwise, up to \$35 .
• Returned Payment	Up to \$28 for the first occurrence. Otherwise, up to \$35 .
Other Fees	
• Rush Card Fee	\$35 per card
• Pay By Phone	\$5 Fee for transactions processed by a customer service representative.

How We Will Calculate Your Balance: We use a method called "average daily balance". See your account agreement for further information regarding how we calculate your balance. **Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. **Loss of Introductory Balance Transfer APR:** We may end your introductory Balance Transfer APR and apply the Penalty APR if your account becomes more than 60 days past due. The information about the costs of the card described in this solicitation is accurate as of 11/03/2022. This information may have changed after that date. To find out what may have changed, please call 1-800-580-6536 or write to us at Texas Regional Bank. Attn: Credit Card Department, P.O. Box 5555 McAllen, TX 78502. **How We Will Calculate Your Variable APRs:** Except for any introductory APR, your APR will vary with the market when the Prime Rate changes. For each billing period, we use the Prime Rate published in the Money Rates column of the Wall Street Journal. If the Wall Street Journal does not publish the Prime Rate or it is otherwise unavailable, we will select a similar reference rate that we believe, in our sole discretion, to be similar to the Prime Rate. Any new rate will be applied as of the first day of your billing cycle following the Prime Rate change. If the Prime Rate increases or decreases, this will cause the APR and periodic rate to fluctuate resulting in increased or decreased interest charges and minimum payments on the account. **Purchase APR:** For Purchase transactions, we add a Margin of **6.49%, 8.49%, 11.49% or 14.49%** to the Prime Rate of **7.50%**. The Purchase APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **29.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than 0.00% and no greater than **2.49917%**. **Balance Transfer APR:** For Balance Transfer transactions, we add a Margin of **6.49%, 8.49%, 11.49% or 14.49%** to the Prime Rate of **7.50%**. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **29.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **0.00%** and no greater than **2.49917%**. **Cash APR:** For Cash transactions, we add a Margin of **11.49%, 13.49%, 16.49% or 19.49%** to the Prime Rate of **7.50%**. The Cash APR may increase or decrease each month if the Prime Rate changes, but will not exceed the maximum rate of **29.99%**. The Monthly periodic rate of FINANCE CHARGES will be no less than **0.00%** and no greater than **2.49917%**.

Military Lending APR: Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).