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**APPLICATION AND
SOLICITATION
DISCLOSURE**



Visa Platinum/Visa Platinum Rewards/Visa Signature Rewards

Interest Rates and Interest Charges	
<p>Annual Percentage Rate (APR) for Purchases</p>	<p>Visa Platinum 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 12.75% to 21.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 15.75% to 23.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 16.74% to 23.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Balance Transfers</p>	<p>Visa Platinum 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 12.75% to 21.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 15.75% to 23.75%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards 0.00% Introductory APR for 12 months from account opening.</p> <p>After that, your APR will be 16.74% to 23.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	<p>Visa Platinum 12.75% to 21.75%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Platinum Rewards 15.75% to 23.75%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards 16.74% to 23.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>Visa Platinum None</p> <p>Visa Platinum Rewards None</p> <p>Visa Signature Rewards None</p>
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.
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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater</p> <p>\$10.00 or 2.00% of the amount of each cash advance, whichever is greater</p> <p>1.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Visa Platinum, Visa Platinum Rewards - Late Payment Fee - Visa Signature Rewards - Over-the-Credit Limit Fee - Returned Payment Fee - Visa Platinum, Visa Platinum Rewards - Returned Payment Fee - Visa Signature Rewards	<p>Up to \$25.00</p> <p>Up to \$5.00</p> <p>None</p> <p>Up to \$25.00</p> <p>Up to \$5.00</p>

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 and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on OUCU Financial Credit Union, Inc. loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

SEE NEXT PAGE for more important information about your account.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 1, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Rewards and Visa Signature Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee - Visa Platinum, Visa Platinum Rewards:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Late Payment Fee - Visa Signature Rewards:

\$5.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee - Visa Platinum, Visa Platinum Rewards:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Payment Fee - Visa Signature Rewards:

\$5.00 or the amount of the required minimum payment, whichever is less.

Pay-by-Phone Fee:

\$5.00.