

**ORANGE COUNTY'S CREDIT UNION  
IMPORTANT INFORMATION ABOUT YOUR VISA ® CREDIT CARD**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.24% to 17.24%</b> based on your creditworthiness. The APR will vary with the market based on Prime rate.
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<b>9.24% to 17.24%</b> based on your creditworthiness. The APR will vary with the market based on the Prime Rate.
<b>Annual Percentage Rate (APR) for Cash Advances</b>	<b>18.24%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is 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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at: <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
• Balance Transfer	<b>2.00%</b> of the amount of the Balance Transfer, but not less than \$5.00 nor greater than \$50.00 per Balance Transfer.
• Cash Advances	<b>2.00%</b> of the amount of the Cash Advance, but not less than \$5.00 nor greater than \$50.00 per Cash Advance.
• Foreign Transactions	<b>1.00%</b> of each foreign transaction in U.S. Dollars.
<b>Penalty Fees</b>	
• Late Payment	<b>\$7</b> if the Minimum Payment Due is not paid within 5 days of the Payment Due Date.
• Returned Payment	<b>\$25.00</b>

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (Including Current Transactions).”

The information about the costs of the card described in this application is accurate as of February 1, 2012. This information may have changed after that date. To find out what may have changed, call us at (888) 354-6228.