

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for the first 6 months that your account is open. After that your APR will be <b>10.24% to 18.24%</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>0%</b> introductory APR for the first 6 months that your account is open. After that your APR will be <b>10.24% to 18.24%</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>20.24%</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 Consumer Financial Protection Bureau</b>	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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>\$0</b> Introductory Fee for Balance Transfers made in the first 6 months that your account is open. After that your fee will be <b>2.00%</b> of the amount of the Balance Transfer, but not less than <b>\$5.00</b> nor greater than <b>\$50.00</b> per Balance Transfer.
• Cash Advances	<b>2.00%</b> of the amount of the Cash Advance, but not less than <b>\$5.00</b> nor greater than <b>\$50.00</b> per Cash Advance.
• Foreign Transactions	<b>1.00%</b> of each foreign transaction in U.S. Dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$7</b> if the Minimum Payment Due is not paid within 5 days of the Payment Due Date.
• Returned Payment	Up to <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 August 1, 2019. This information may have changed after that date. To find out what may have changed, call us at (888) 354-6228.