

ORANGE COUNTY'S CREDIT UNION
Unsecured Line of Credit

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	14.15% to 22.0% based on your creditworthiness and other factors.
Fees	
Penalty Fees	
• Late Payment Fee	5% of the sum of scheduled payments due or \$5.00, whichever is greater, if payment is not received within 10 days.
• Returned Payment Fee	\$18.00

How We Will Calculate Your Balance: We will use a balance computation method called daily balance.