

VISA PLATINUM REWARDS

| Interest Rates and Interest Charges | |
|--|--|
| Annual Percentage Rate (APR) for Purchases | <p>Visa Platinum Rewards</p> <p>1.99% Introductory APR for a period of twelve billing cycles. After that your APR will be the rate established when your account was opened based on your creditworthiness.</p> <p>10.24 , 11.24 , 12.74 , 14.24 , 15.74 or 17.25 Rates are established when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Balance Transfers | <p>Visa Platinum Rewards</p> <p>0.00% Promotional APR for a period of twelve billing cycles.</p> <p>After that your APR will be 10.24% , 11.24% , 12.74% , 14.24% , 15.74% , or 17.25% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances | <p>Visa Platinum Rewards The APR for Cash Advances is the same as the Purchases APR that is established when you open your account, based on your creditworthiness.</p> |
| How to Avoid Paying Interest on Purchases | <p>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.</p> |
| Minimum Interest Charge | <p>If you are charged interest, the charge will be no less than \$1.00.</p> |
| For Credit Card Tips from the Consumer Financial Protection Bureau | <p>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.</p> |
| Fees | |
| <p>Transaction Fees</p> <ul style="list-style-type: none"> - Balance Transfer Fee - Visa Platinum Rewards - Cash Advance Fee - Foreign Transaction Fee | <p>There is no Balance Transfer Fee</p> <p>There is no Cash Advance Fee</p> <p>The Foreign Transaction Fee is 1.00% of each transaction in U.S. dollars</p> |

| | |
|--|---|
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | Up to \$35.00 None Up to \$35.00 |
|--|---|

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:

The Promotional APR for balance transfers will apply to balances transferred to your account during the first 12 months following issuance of your card. Any existing balances on BlueOx Credit Union loan or credit card accounts are not eligible for the Promotional APR for balance transfers.

The Promotional APR for purchases will apply to transactions posted to your account during the period of October 1st, 2019 and March 31st, 2020. Any existing balances on BlueOx Credit Union loan or credit card accounts are not eligible for the Promotional APR for balance transfers.

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 1st, 2019
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 Rewards card is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Balance Transfer Fee (Finance Charge):

None

Cash Advance Fee (Finance Charge):

None

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less. In the event a convenience check is returned in the same or in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$5.00.

Document Copy Fee:

\$1.00 per page.

Emergency Card Replacement Fee:

\$75.00.

Pay-by-Phone Fee:

\$7.00.

Rush Fee:

\$27.50 overnight.

Statement Copy Fee:

\$5.00.