

OHeCU Visa® Platinum Credit Card



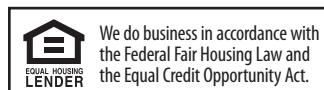
TRUTH-IN-LENDING DISCLOSURE

Interest Rates and Interest Charges		
	CURewards®	Non-Rewards
Annual Percentage Rate (APR) for Purchases	09.50% to 20.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	08.50% to 19.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
APR for Balance Transfer	11.50% to 22.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	10.50% to 21.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
APR for Cash Advance	11.50% to 22.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	10.50% to 21.50% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.
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	If you are charged interest, the charge will be no less than \$0.50	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn 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	None	
Additional Card Fee	None	
Transaction Fees		
– Balance Transfer	Either \$10 or 3% of the amount of each transfer, whichever is greater	
– Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater	
– Foreign Transaction	1% of each transaction in U.S. Dollars	
Penalty Fees		
– Late Payment	5% of outstanding balance / \$5 minimum / \$25 maximum	
– Return Payment	Up to a maximum of \$20	

How We Calculate Your Balance: We use a Method called "average daily balance (including new purchases)."

OHeCU will not discriminate on a prohibited basis on approval of loan applications

NOTE: The information about the costs of the card described in this solicitation is accurate as of January 22, 2019. This information may have changed after that date. To find out what may have changed, contact us at 216-621-6296 or 800-552-6328 or write to us at PO Box 93079, Cleveland, OH 44101-5079.



The Credit Union will not discriminate on a prohibited basis in approval of loan applications.



This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.