

OHeCu Visa® Platinum Credit Card



TRUTH-IN-LENDING DISCLOSURE

Interest Rates and Interest Charges		
	CU Rewards®	Non-Rewards
Annual Percentage Rate (APR) for Purchases	07.25% to 18.25% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	06.25% to 17.25% 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	09.25% to 20.25% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	08.25% to 19.25% 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	09.25% to 20.25% when you open your account, based on your credit worthiness. After that, your APR will vary with the market based on Prime Rate.	08.25% to 19.25% 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 March 17, 2020. 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.

Military Lending Act Disclosure: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable, to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any applicable fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). A "Covered Borrower" for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

For OHeCu Use Only	<input type="checkbox"/> Accepted <input type="checkbox"/> Declined	Tier Level _____	Rate _____
	<input type="checkbox"/> Rewards <input type="checkbox"/> Non-Rewards	Credit Limit _____	
	Credit Committee or Loan Officer _____		

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

YOUR DEPOSITS ARE INSURED TO \$250,000 PER ACCOUNT.

THIS INSTITUTION IS NOT FEDERALLY INSURED. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY