OnPoint
COMMUNITY CREDIT UNION

APPLICATION DISCLOSURES
BUSINESS CREDIT CARDS

Card	Business Platinum Visa with Rewards	Business Platinum Visa
INTEREST RATES AND FINANCE CHARGES		
Annual Percentage Rate (APR) for Purchases	**12.75% - 23.25%**	**11.75% - 22.25%**
	Interest Rate determined depends on your creditworthiness[1]. The APR for Purchases will vary with the market based on the U.S. Prime Rate.	
APR for Balance Transfers	**14.75% - 25.25%**	**13.75% - 24.25%**
	Interest Rate determined will depend on your creditworthiness[1]. The APR for Balance Transfers will vary with the market based on the U.S. Prime Rate. We will begin Finance Charge assessments on Balance Transfers on the transaction date.	
APR for Cash Advances	**14.75% - 25.25%**	**13.75% - 24.25%**
	Interest Rate determined depends on your creditworthiness[1]. The APR for Cash Advances will vary with the market based on the U.S. Prime Rate. We will begin Finance Charge assessments on Cash Advances on the transaction date.	
How to Avoid Paying Finance Charges on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not assess Finance Charges on Purchases if you pay your entire Statement Balance on or before the due date each month.	
OTHER CHARGES		
Annual Fee	**$25** (for each card number issued)	**None**
Transaction Fees	**Foreign Transaction Fee:** Up to 1% of the U.S. dollar amount of the foreign transaction	
Penalty Fees	• **Late Payment Fee:** Up to $25 • **Returned Payment Fee:** $25	
Other Fees	• **Card Replacement Fee:** $5 • **Over-the-Limit Fee:** $30	**Over-the-Limit Fee:** $30

ATM Limits: Daily Limit of $515.

How We Will Calculate Your Balance: We use a method called ‘’Average Daily Balance’’ (including new Purchases). See your applicable Business Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your applicable Business Credit Card Agreement.

We reserve the right to amend the Business Credit Card Agreements as permitted by law. The above rates and fees are current as of October 31, 2026.

[1]Your creditworthiness is determined by, or by a combination of, the credit history of the individual owner(s) and/or the business entity guarantor(s). The Interest Rate you receive, expressed as an APR, is determined by adding a margin to the U.S. Prime Rate. The margin is determined based on an evaluation of creditworthiness. Your APR will vary with the market based on the U.S. Prime Rate. This means your APR could increase or decrease depending on the U.S. Prime Rate determined by the Federal Reserve. An increase or decrease in your APR could affect the total amount of interest you pay and may affect the monthly Minimum Payment amount due. If the U.S. Prime Rate changes on the 10th day of the month, the change will be effective on the 1st day of your next billing cycle following the change. For more information, see your applicable Business Credit Card Agreement.