



Business Platinum Visa Credit Card Agreement

Effective date: December 1, 2025

This Business Platinum Visa Credit Card Agreement and any amendments to this Agreement (Agreement), together with the application disclosures (Application Disclosures), govern your Business Platinum Visa credit card account (Account) issued by OnPoint Community Credit Union. By applying for this Account, or using this Account, you and any joint Account holder accept this Agreement's terms.

In this Agreement the words "you", "your", "yours", "applicant" and "borrower" means the business organization member who signs the application for this Account, any joint obligor, guarantor, or the person whose name is embossed on the Card. The words "we", "our", "us", and "OnPoint" mean OnPoint Community Credit Union. The word "Card" means any one or more credit cards we issue with this Account. Sign your Card before using it. Please read all of this Agreement carefully and keep it for your records.

USING YOUR ACCOUNT

PERMISSABLE USE

You may use the Account for lawful business purposes only. If you use this Account for non-business purposes, such as for personal, family, household purposes, or for any fraudulent or illegal purposes, we may close the Account.

TYPES OF TRANSACTIONS

We may rely on information provided by payment networks to categorize transactions on your Account as described below, and you agree to this categorization process. You may use your Account to:

- **Purchases:** Buy or lease goods or services from participating merchants, including in-person, by mail, telephone, internet, or mobile wallet. Cash Advances and Balance Transfers are not Purchases.
- **Cash Advances:** Obtain cash advances, including over-the-counter at an OnPoint branch or other financial institution, at an ATM using a Personal Identification Number (PIN), through cash-like transactions such as but not limited to purchasing currency, traveler checks, gaming chips, off-track wagers, offline and online betting transactions or other methods of gambling, money orders, and by a transfer of funds to a deposit account linked to your Account for overdraft protection or other similar items.
- **Balance Transfers:** Transfer balances from a credit card in your name issued by another financial institution. OnPoint will remit payment to the card issuer by electronic transfer or check and the receiving financial institution is responsible for posting the payment. Balance Transfers are treated as Cash Advances.

CREDIT AVAILABILITY

Credit Line. Your Credit Line is disclosed to you when you receive your Card. It is generally referred to as the credit limit and is reflected on each monthly statement. Your total Credit Line is the amount of credit available for the Account and is the maximum amount you may have outstanding at any one time. We reserve the right to determine your Credit Line and your Cash Line, and the right to increase, decrease, or restrict these lines at any time. We base this decision on a variety of factors, such as your payment and transaction history with us, and information we receive from third parties, including credit reporting agencies. Any increase or reduction on the limit of your Credit Line will be shown on your monthly statement or by separate notice together with any changes in the applicable monthly Minimum Payments.

Exceeding Your Credit Line. At any time, the total outstanding balance on your Account must not be more than your total Credit Line. Each time you attempt a transaction that would exceed your total credit limit, we may: (1) permit the transaction without raising your Credit Line, (2) permit the transaction and treat the amount of the transaction exceeding the Credit Line as immediately due, or (3) refuse to permit the transaction. If we decide to permit such transactions, we may charge an Over-Limit Fee and you accept your liability to pay for such transactions.

Suspending or Closing Your Account. We may suspend or close your Account or otherwise terminate your right to use your Account at any time and for any reason. You may close your credit line at any time by notifying OnPoint in writing, by phone, or in-person at a branch. You must destroy all Cards for this Account once the Account is closed.

If you close your Account or if we terminate or suspend your credit privileges, this Agreement and your liability hereunder shall remain in full force and effect until you have paid OnPoint all sums due OnPoint under this Agreement. When your Account is closed, you must contact anyone authorized to charges transactions to your Account, such as internet services providers, health clubs, or insurance companies. These transactions may continue to be charged to your Account until you change the billing.

OWNERSHIP OF CARDS

Any Card or other credit instrument or device which we supply to you is our property and must be returned to OnPoint, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or Account to another person. We may cancel your current Card and issue you a substitute Card at any time.

You may not use the Card for any illegal or unlawful transactions. It is your responsibility to comply with all federal and state laws when using your Account. You agree to hold OnPoint harmless for any damages or other liability arising from any transaction initiated for the purpose of conducting illegal activity on your Account. We may decline to authorize any transaction we believe poses an undue risk of illegality or unlawfulness.

HONORING THE CARD

Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other credit instrument or device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund.

PAYMENT

YOUR PROMISE TO PAY

You promise to pay OnPoint the total amount of all Purchases, Cash Advances, and Balance Transfers, plus all Finance Charges, Other Charges, and any other amounts owed on this Account in the currency of U.S. dollars. If you are joint Account holders, you are jointly and severally liable. If you permit any person to use your Card, Account number, or other credit device with the authorization to obtain credit on your Account, you will be liable for all transactions made by that person, including transactions for which you may not have intended to be liable, even if the amount of those transactions causes your Credit Line to be exceeded.

We will accept payments for your Account via check, cash and through electronic transfer. We will also accept cash payments received at OnPoint branches during hours of operation. For mailed check payments, mail them to the remittance address provided in your monthly billing statements. Mailed payments received at the remittance address will have an effective date as of the day it was received. To prevent delays in processing mailed payments, ensure the last four digits of your Card number is included. Do not mail payments in cash.

We can accept late payments or partial payments, or checks, drafts, or money orders marked "payment in full" without prejudice to our rights under this Agreement, which are hereby explicitly reserved.

We reserve the right to place a hold on any payment received for your account (Payment Hold). If a Payment Hold is placed on a payment, your available credit will not increase until the payment funds have been verified. Once verified, we will credit the payment as of the date it was received. If the payment cannot be verified, it will be rejected, and any applicable Finance Charges or Fees will be assessed in accordance with this Agreement.

If any payments or credits on your Account would create a credit balance, it may be rejected or credited back to your deposit account.

You agree to make payments in accordance with the payment instructions on your monthly statement. If you do not follow the instructions, there may be a delay in crediting your Account, which may result in Late Fees or additional Finance Charges.

MINIMUM PAYMENT DUE

You may pay your total outstanding balance at any time. Each monthly billing cycle you must pay at least the Minimum Payment on or before the scheduled monthly due date. The monthly Minimum Payment includes three amounts: (1) the greater of (a) 2% of your outstanding balance excluding any new Finance Charges or Other Charges or (b) \$10.00, plus (2) new Finance Charges, and (3) any new Other Charges. If your outstanding balance is \$10.00 or less, you agree to pay the balance in full.

Total Minimum Payment Due: The monthly Minimum Payment plus any amounts past due and may also include any amount exceeding your Credit Line.

Your Minimum Payment Due will never be more than your New Balance. You may pay the New Balance in whole or in part at any time. You may pay more than the Minimum Payment Due, up to the amount of your New Balance. A credit posting from a merchant or reversal of fees does not constitute a monthly Minimum Payment.

At the Credit Union's discretion, your Minimum Payments are allocated to pay Finance Charges and Other Charges first, and then to pay off lower rate balances, such as promotional offers, before higher rate balances, such as Cash Advances or Purchases. Payments in excess of the Minimum Payment will be allocated first to higher rate balances, before lower rate balances, as applicable. Payments in excess of the Minimum Payment will not be allocated to the cycle-to-date transactions until the Previous Statement Balance is paid in full.

From time to time, we may allow you to skip your monthly Minimum Payment due. If you choose to skip that payment, Finance Charges will continue to accrue in accordance with this Agreement.

MONTHLY STATEMENTS

Each monthly billing cycle, we will send you a statement showing all transactions types, payments, credits, and any Finance Charges or Other Charges made to your Account during the billing period, which were used to determine your "**New Balance**" owed. Your statement will also identify the monthly Minimum Payment you must make for the following billing period and the date it is due. You agree to retain copies of transaction slips resulting from each Purchase, each Cash Advance, and other transaction on your Account for statement verification. Unless you notify OnPoint of a billing error as described in the section below entitled "Your Credit Card Billing Rights," you accept your monthly statement as an accurate statement of your Account with OnPoint.

FINANCE AND OTHER CHARGES

FINANCE CHARGES

Each monthly billing statement will show the total outstanding balance of Purchases, Cash Advances, and Balance Transfers as of the closing date of the billing cycle, including any Finance Charges and Other Charges assessment.

Purchases. Your due date is at least 25 days after the close of each billing cycle. You may avoid a Finance Charge on Purchases if you pay your New Balance in full on or before the monthly due date. This "grace period" allows you to avoid a Finance Charge on Purchases for a billing cycle. However, to the extent you do not pay in full within the grace period, your Finance Charge will accrue from the date Purchases are posted to your Account.

Cash Advances and Balance Transfers. A Finance Charge will be imposed on Cash Advances and Balance Transfers beginning on the transaction date and until such transactions are paid in full. There is no grace period within which to pay a Cash Advance or Balance Transfer and avoid a Finance Charge.

Total Finance Charge. The sum of all Finance Charge amounts charged on Purchases, Cash Advances, and Balance Transfers.

Average Daily Balance. At the end of each billing cycle, we determine the Finance Charge by applying the Periodic Rate to the Average Daily Balance (ADB) on the Account, as applicable. ADBs for Purchases, Cash Advances and Balance Transfers are calculated separately and may be subject to different rates. To calculate the ADB each month, we calculate the daily balance on the Account for each day in the billing period, add the daily balances together, and divide the sum by the number of days in the billing period.

Determining the Periodic Rate. To obtain the Periodic Rate, we divide the Annual Percentage Rate (APR) by 12. The APR may change as of the first day of each billing cycle, based on an index, which is The Wall Street Journal Western Edition Prime Rate, as of the 10th day of the month (or next business day if the 10th falls on a weekend), plus a margin. If the 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. The margin for your Account depends on your credit profile and will be set forth in the Account Disclosure provided when your Account is opened and is incorporated in this Agreement.

Introductory or Promotional Rates. At our discretion, we may offer you an introductory or promotional APR for your Account. Any introductory or promotional APR will be subject to the terms of the offer and this Agreement. We will provide you with information on the offer, including the time period the introductory or promotional APR is in effect in the Account Disclosure when you open your Account, or in other materials we send to you about the offer after you receive your Card. After the introductory or promotional APR expires, the remaining balance incurred under the introductory or promotion will be subject to your Standard Purchases APR or your Standard Cash Advance APR, as applicable.

OTHER CHARGES

Late Fee. If we do not receive your Minimum Payment within three (3) calendar days of the due date, we may impose a Late Fee. For each billing period your Account is past due, we may assess a Late Fee.

Returned Item Fee. If any payment we receive for your Account is returned to OnPoint unpaid, we may impose a Returned Item Fee.

Annual Fee. There is no Annual Fee for the use of your Card and Account.

Over-Limit Fee: If the total outstanding balance on the Account exceeds the Credit Limit stated on the monthly billing statement, we may impose an Over-Limit Fee.

Foreign Transaction Fee. Up to 1% of the U.S. dollar amount for each foreign transaction.

Balance Transfer Fee. We may assess a Balance Transfer Fee when you request to transfer a balance from another creditor to your Account.

Copies Fee. If you request a copy of a sales draft or other document, we may charge your Account \$2.00 per copy and \$25.00 per hour. These charges cover the costs of locating, copying, and delivering the documents to you. If a request is related to a billing error and an error is found, we will reverse any photocopying charges. Any such charge will be applied to your Account.

ATM Fee. If you use an ATM to obtain a Cash Advance you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your Account if you complete the transaction.

Any unpaid Fees or unpaid Finance Charges on Purchases are added to your Purchases balance. Any unpaid Finance Charges on Cash Advances or Balance Transfers are added to your Cash Advance or Balance Transfer balance.

SECURITY

ACCESS CODE

The personal identification number (PIN) is for your security purposes. The PIN or access code is confidential and should not be disclosed to third-parties or recorded. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to have or use your access code, you understand that person may review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your access code and you agree their use of your access code will have the same effect as your signature authorizing transactions. If you authorize anyone to use your access code in any manner that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying OnPoint. You are responsible for any transactions made by such persons until you notify OnPoint transactions and access by that person are no longer authorized. If you fail to maintain or change the security of these access codes and OnPoint suffers a loss, we may terminate your electronic funds transfer and account services immediately.

MOBILE DEVICES

Smart phones and other mobile devices can download, store, and/or access account information, for example through a mobile wallet, and may enable you to use the mobile device to purchase goods or services, make a Balance Transfer, or make a Cash Advance. When your credit card account information is accessible by your mobile device, it is important you treat your mobile device with the same care you would your Card.

You are solely responsible for maintaining the confidentiality of your user ID, passcodes and any other means you may have to access the mobile wallet and your Digital Banking. For example, you should secure your mobile device against unauthorized access. If you give someone your phone or other mobile device, or the credentials to access them or your Digital Banking, this act is the same as giving the person authorization to access and initiate transactions on your Card, and they may be able to access your personal and payment information. Your telecommunications carrier or provider may impose internet, data usage or text messaging fees or other charges for your use of a mobile wallet.

ACCOUNT DEFAULT

EVENTS OF DEFAULT

You will be in default under this Agreement if:

- You fail to make any monthly Minimum Payment when it is due;
- You become insolvent, bankrupt, or you die;
- You violate any part of this Agreement, or any other agreement with OnPoint;
- We reasonably deem ourselves insecure on your Credit Line; or
- One or more of your payments are returned due to insufficient funds.

We will notify you in writing of any such action as soon as practical if it occurs. Upon default, we may declare the entire unpaid balance immediately due and payable, and you agree to pay that amount plus any attorney's fees and costs including collection agency costs incurred by OnPoint. We can delay enforcing any right under this Agreement without losing that right or any other right. A negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of this Agreement.

ATTORNEY FEES AND COSTS

If you default on any part of this Agreement, you agree to pay OnPoint all costs to collect your Account, including court costs and reasonable attorney fees and collection agency costs whether or not there is a lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgment collection services, if applicable.

SECURITY INTEREST

You hereby grant OnPoint a security interest under the Oregon Uniform Commercial Code in any goods purchased with your Card. You agree all collateral you have given OnPoint to secure other open-end consumer loan obligations (except dwelling-secured loans), in the past and in the future, will secure your obligations under this Agreement. In addition, by signing the Card Application, you have given OnPoint a security interest in all your deposits, present and future, and all accounts (except Individual Retirement Accounts) with OnPoint. You agree, upon default, OnPoint may apply all that is secured to pay any amounts due under this Agreement, without further notice to you. You also agree cross-collateralization is a condition of receiving this Account.

MISCELLANEOUS

CREDIT INFORMATION/FINANCIAL STATEMENTS

You authorize OnPoint to release information to others (e.g., credit bureaus, merchants, and other financial institutions) regarding the status and history of your credit line. We may investigate your credit directly or through a credit reporting agency. At any time we deem necessary, you agree to provide OnPoint with a current financial statement and updated credit information upon request.

UNAUTHORIZED USE, LOSS OR THEFT OF CREDIT CARD

You agree to notify OnPoint immediately of the loss, or the theft, or the use without your permission, of any Card or other credit instrument or device, which we supply to you. You may be liable for the unauthorized use of your Card.

You will need to notify OnPoint orally or in writing of the loss, theft, or possible unauthorized use, using the following contact information:

OnPoint Community Credit Union
P.O. Box 31112
Tampa, FL 33631-3112
Telephone: 1-866-820-5831

If you notify OnPoint of your lost or stolen Credit Card after discovery, and there are less than 10 Cards issued to you for business use, you may not be liable for any losses related to credit transactions. This zero liability will apply provided you were not grossly negligent or fraudulent in handling your Card; otherwise, your liability for unauthorized VISA Credit Card transactions shall not exceed \$50. If we have issued 10 or more Cards to you for business use, you agree there is no limit on the losses related to any unauthorized use. You understand and agree unauthorized use means the use of the Card or Account by someone other than you and members of your business.

NOTICES AND YOUR ADDRESS

All notices will be mailed to your address as shown on your OnPoint Account. You agree to notify OnPoint promptly of changes to your mailing address or email address if you receive your statements electronically. We may change your mailing address if OnPoint is notified by the United States Post Office or others.

CURRENCY CONVERSION

Purchases and Cash Advances made in foreign currencies will be billed to you in U.S. dollars. The currency conversion rate for foreign currency transactions is established by Visa Inc. Currently, the currency conversion rate used by Visa is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.

AMENDMENTS

We reserve the right to amend this Agreement at any time, by adding, deleting, or changing provisions of this Agreement. All amendments will comply with the applicable notice requirements of federal and applicable state law in effect at that time. If an amendment gives you the opportunity to reject a change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit.

GOVERNING LAW

This Agreement is governed by the laws of the State of Oregon (without regard to its conflict of laws principles) and by any applicable federal laws.

FINAL AGREEMENT

You understand and agree to the terms and conditions in this Agreement. You acknowledge you have received a copy of the Agreement. This Agreement is a final expression of the agreement between you and OnPoint. This Agreement may not be contradicted by evidence of any oral agreement or alleged oral agreement and contains the terms applicable to the credit transaction.

YOUR CREDIT CARD BILLING RIGHTS

Keep this document for future use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

OnPoint Community Credit Union
P.O. Box 31112
Tampa, FL 33631-3279

In your letter, give us the following information:

- *Account information:* Your name and Account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Note: It is very helpful if your letter includes the transaction date and the reference number for the charge, if available.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you Finance Charges on the amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

1. *If we made a mistake:* You will not have to pay the amount in question or any Finance Charges or Other Charges related to that amount.
2. *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable Finance Charges and Other Charges. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 business days telling us you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.

Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.

2. You must have used your credit card for the purchase. Purchases made with Cash Advances do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the above address. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will inform you of our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.