OnPoint
COMMUNITY CREDIT UNION

APPLICATION DISCLOSURES

Signature Visa with Cash Back Rewards, Signature Visa with Rewards, Platinum Visa with Rewards, and Platinum Visa

CARD	SIGNATURE VISA WITH CASH BACK REWARDS	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
INTEREST RATES AND INTEREST CHARGES				
Annual Percentage Rate (APR) for Purchases	**2.99%** intro APR for 6 months from account opening. After that your APR will be **13.75% - 24.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**2.99%** intro APR for 6 months from account opening. After that your APR will be **13.75% - 24.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**3.99%** intro APR for 6 months from account opening. After that your APR will be **12.75% - 23.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**3.99%** intro APR for 6 months from account opening. After that your APR will be **11.75% - 22.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**4.99%** intro APR for 12 months from account opening. After that your APR will be **15.75% - 26.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**4.99%** intro APR for 12 months from account opening. After that your APR will be **15.75% - 26.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**6.99%** intro APR for 12 months from account opening. After that your APR will be **14.75% - 25.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**6.99%** intro APR for 12 months from account opening. After that your APR will be **13.75% - 24.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**15.75% - 26.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**15.75% - 26.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**14.75% - 25.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	**13.75% - 24.25%** depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about these accounts.

CARD	SIGNATURE VISA WITH CASH BACK REWARDS	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
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. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.			
For Credit Card Tips from the Consumer Financial Protection Bureau	**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 https://www.consumerfinance.gov/learnmore.**			
FEES				
Annual Fee	None	None	None	None
Transaction Fees • Foreign Transaction Fee	None	None	Up to 1% of the US dollar amount of the foreign transaction.	
Penalty Fees • Late Payment • Returned Payment	Up to $25 $25			
Other Fees • Card Replacement	$5			

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the standard variable APR disclosed above if you make a late payment or otherwise fail to comply with the terms of your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Prime Rate: The variable APRs above are based on the U.S. Prime Rate as published in The Wall Street Journal.

We reserve the right to amend the OnPoint Credit Card Agreement as permitted by law. The above rates and fees are current as of November 4, 2026.