

**Oregonians Credit Union**  
**VISA Credit Card Application Disclosures**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advances</b>	<b>9.90%</b>
<b>Paying Interest</b>	Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	<b>\$1</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
<b>FEES</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Cash Advance Fee</b></li> </ul>	<b>2%</b> of the amount of each cash advance ( <b>\$2</b> minimum fee) taken by nonelectronic means or over-the-counter at institutions. There is no fee for cash advances taken through ATMs.
<ul style="list-style-type: none"> <li>• <b>Foreign Transaction Fee</b></li> </ul>	Up to <b>1%</b> of the US dollar amount of the foreign transaction.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> </ul>	<b>\$5</b> or <b>5%</b> of the late payment, whichever is greater.
<ul style="list-style-type: none"> <li>• <b>Returned Payment Fee</b></li> </ul>	<b>\$20</b>
<b>OTHER CARD FEATURES</b>	
<b>Loan Protection</b>	If you elect to obtain the optional loan protection coverage and pay the monthly protection fees, we will cancel your payments and outstanding balance if you die, become disabled or become involuntarily unemployed.

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

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

*The above rates and fees are effective as of August 1, 2015 and are subject to change. You may contact us for current rates or changes at 503.239.5336 or write us at Oregonians Credit Union 6915 SE Lake Road, Milwaukie, OR 97267.*