

**Oregon Community Credit Union
Business Visa® Credit Card Solicitation Disclosure**

INTEREST RATES AND CHARGES	Business Visa®
Annual Percentage Rate (APR) for Purchases	12.24% to 19.24% , based on your creditworthiness when you open your account. The APR will vary with the market based on the Prime Rate.*
APR for Balance Transfers	12.24% to 19.24% , based on your creditworthiness when you open your account. The APR will vary with the market based on the Prime Rate.*
APR for Cash Advances	17.24% to 24.24% , based on your creditworthiness when you open your account. The APR will vary with the market based on the Prime Rate.*
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge 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.
FEES	
Annual Fee	\$95 – Waived first year then refunded in subsequent years if minimum annual spend is at least \$10,000.
Transaction Fees Cash Advance Fee Balance Transfer Fee	\$10 or 3% of the amount of each cash advance, whichever is greater. \$10 or 3% of the amount of each balance transfer, whichever is greater.
Foreign Transaction Fee	None
Penalty Fees Late Payment Fee Returned Payment Fee Over Limit Fee	Up to \$25. Up to \$25. Up to \$25.

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

Loss of Introductory APR: We may end your introductory APR and apply the Non-Introductory APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date.

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

Program Terms. Introductory terms and bonus reward offers are for new cardholders only. If you have received the benefit of a card promotion on an OCCU or OCCU Card Services, LLC credit card product in the past 24-months you are not eligible for this promotion. We will not process any balance transfer request to pay off or pay down any account or loan issued by Oregon Community Credit Union, OCCU Card Services, LLC or our affiliates.

*The APR is based on the Prime Rate of 5.50% as of January 1, 2019.
The above rates and fees are effective as of January 1, 2019.