

# Orlando Credit Union

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[www.OrlandoCreditUnion.org](http://www.OrlandoCreditUnion.org)

## APPLICATION AND SOLICITATION AND DISCLOSURE



### VISA PLATINUM SMART CREDIT CARD

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>1.99% to 6.99%</b> Introductory APR, for qualifying members, for 180 days from account opening, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.00% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>1.99% to 6.99%</b> Introductory APR, for qualifying members, for 180 days from account opening, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.00% to 18.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>13.00% to 18.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>Minimum Interest Charge</b>	<b>None</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</p>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p><b>None</b></p> <p><b>\$10.00</b> or <b>1.00%</b> of the amount of each cash advance, whichever is greater</p> <p><b>1.00%</b> of each transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to <b>\$20.00</b></p> <p><b>None</b></p> <p>Up to <b>\$20.00</b></p>

#### How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

#### Promotional Period for Introductory APR:

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 365 days following the opening of your account. Any existing balances on Orlando Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases and balance transfers and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Balance Transfer Limitation:**

Existing balances on Orlando Credit Union loan or credit card accounts are not eligible for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: May 8, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum - SMART is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**Late Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less, if you are seven or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 or 1.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$20.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$20.00 or the amount of the returned convenience check, whichever is less.

Pay-by-Phone Fee:

\$7.95 - \$27.95 based on payment amount.

Rush Fee:

\$65.00 overnight. \$25.00 second day.

Over-the-Credit Limit Fee:

None, Over-the-Credit Limit transactions are not allowed.