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APPLICATION AND  
SOLICITATION  
DISCLOSURE



VISA PLATINUM/VISA CLASSIC

| Interest Rates and Interest Charges                                        |                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Annual Percentage Rate (APR) for Purchases                                 | <b>Visa Platinum</b><br><b>9.49% , 12.99% , 15.99% or 18.00%</b> , based on your creditworthiness.<br><br><b>Visa Classic</b><br><b>9.90%</b>                                                                                                              |
| APR for Balance Transfers                                                  | <b>Visa Platinum</b><br><b>9.49% , 12.99% , 15.99% or 18.00%</b> , based on your creditworthiness.<br><br><b>Visa Classic</b><br><b>9.90%</b>                                                                                                              |
| APR for Cash Advances                                                      | <b>Visa Platinum</b><br><b>9.49% , 12.99% , 15.99% or 18.00%</b> , based on your creditworthiness.<br><br><b>Visa Classic</b><br><b>9.90%</b>                                                                                                              |
| 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.                                                                       |
| Minimum Interest Charge                                                    | If you are charged interest, the charge will be no less than <b>\$2.00</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 at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> |
| Fees                                                                       |                                                                                                                                                                                                                                                            |
| <b>Transaction Fees</b><br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>\$2.00 or 2.00%</b> of the amount of each cash advance, whichever is greater (Maximum Fee: <b>\$10.00</b> )<br><b>1.00%</b> of each transaction in U.S. dollars                                                                                         |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee        | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>                                                                                                                                                                                                               |

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: July 08, 2024

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

SEE NEXT PAGE for more important information about your account.  
Oklahoma Educators Credit Union

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$2.00 or 2.00% of the amount of each cash advance, whichever is greater, however, the fee will never exceed \$10.00.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.