



OMNI COMMUNITY CREDIT UNION
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www.omnicommunitycu.org

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PLATINUM/PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Platinum 10.74% to 19.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards 14.74% to 23.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Platinum 10.74% to 19.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards 14.74% to 23.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Platinum 10.74% to 19.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Platinum Rewards 14.74% to 23.74%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Platinum 21.99% Platinum Rewards 25.99% This APR may be applied to your account if you: - Make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
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.
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 http://www.consumerfinance.gov/learnmore.

SEE NEXT PAGE for more important information about your account.

Fees	
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars completed outside the U.S. 1.00% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00 Up to \$20.00

How We Will Calculate Your Balance:

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

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:

The information about the costs of the card described in this application is accurate as of: **November 23, 2025**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

Other Fees & Disclosures:

Late Payment Fee:

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

Over-the-Credit Limit Fee:

\$25.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

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

Card Replacement Fee:

\$5.00.

PIN Replacement Fee:

\$5.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$1.00 per page.

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