

APPLICATION DISCLOSURES

**Signature Visa with Cash Back Rewards, Signature Visa with Rewards,
Platinum Visa with Rewards, and Platinum Visa**

CARD	SIGNATURE VISA WITH CASH BACK REWARDS	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
INTEREST RATES AND INTEREST CHARGES				
Annual Percentage Rate (APR) for Purchases	2.99% intro APR for 6 months from account opening. After that your APR will be 14.25% - 18.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	2.99% intro APR for 6 months from account opening. After that your APR will be 14.25% - 18.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	3.99% intro APR for 6 months from account opening. After that your APR will be 13.25% - 23.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	3.99% intro APR for 6 months from account opening. After that your APR will be 12.25% - 22.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	4.99% intro APR for 12 months from account opening. After that your APR will be 16.25% - 20.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	4.99% intro APR for 12 months from account opening. After that your APR will be 16.25% - 20.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	6.99% intro APR for 12 months from account opening. After that your APR will be 15.25% - 25.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	6.99% intro APR for 12 months from account opening. After that your APR will be 14.25% - 24.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	16.25% - 20.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	16.25% - 20.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	15.25% - 25.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.	14.25% - 24.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
SEE NEXT PAGE for more important information about these accounts.				

CARD	SIGNATURE VISA WITH CASH BACK REWARDS	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
Penalty APR	3.0% above current Interest Rate. This APR may be applied when: • Your minimum monthly payment is more than 60 days late • You are in default of any other terms of the Agreement How long will the penalty APR apply? If your APR is increased for any of these reasons, 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 .			
FEES				
Annual Fee	None	None	None	None
Transaction Fees				
• Foreign Transaction Fee	Waived	Waived	Up to 1% of the US dollar amount of the foreign transaction.	
Penalty Fees				
• Late Payment	\$25 for balances > \$1,000; \$20 for balances \$100 - \$1,000; \$10 for balances < \$100			
• Returned Item	\$25			
• Card Replacement	\$5			

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

We reserve the right to amend the OnPoint Credit Card Agreement as permitted by law. The above rates and fees are current as of February 4, 2023.

PROMOTIONAL APR FOR BALANCE TRANSFERS

Signature Visa with Cash Back Rewards, Signature Visa with Rewards, Platinum Visa with Rewards, and Platinum Visa

Balance Transfer Promo Offered January 1, 2023 – February 28, 2023

CARD	SIGNATURE VISA WITH CASH BACK REWARDS	SIGNATURE VISA WITH REWARDS	PLATINUM VISA WITH REWARDS	PLATINUM VISA
INTEREST RATES AND INTEREST CHARGES				
Annual Percentage Rate (APR) for Balance Transfers*	1.99% promo APR for first 12 months on balance transfers. After that your APR will be 14.25% - 18.75% depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	1.99% promo APR for first 12 months on balance transfers. After that your APR will be 14.25% - 18.75% depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	1.99% promo APR for first 12 months on balance transfers. After that your APR will be 13.25% - 23.75% depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.	1.99% promo APR for first 12 months on balance transfers. After that your APR will be 12.25% - 22.75% depending on your credit worthiness. This APR will vary with the market based on the Prime Rate.

*Promotional offer valid 1/1/23 - 2/28/23 and subject to change. The 1.99% promotional Annual Percentage Rate (APR) applies to balance transfers for the first 12 months of the transfer. Then, the balance transfer APR will increase to the APR for cash advances: 12.25% - 22.75% (Platinum Visa), 13.25% - 23.75% (Platinum Visa with Rewards) 14.25% - 18.75% (Signature Visa with Rewards and Signature Visa® with Cash Back Rewards) based upon credit qualifications. All rates current as of 02/04/23 are variable and subject to change. Balance transfer must be completed by 2/28/23. Offer open to new and existing OnPoint credit card accounts. The promotional balance transfer offer excludes paying existing OnPoint lines/loans. Promotional APR may end and the Penalty APR may apply as indicated in the OnPoint Visa Credit Card Agreement or OnPoint Visa Signature Credit Card Agreement. All terms including APRs, Penalty APR, and fees may change as permitted by law and the OnPoint Visa Credit Card Agreement or OnPoint Visa Signature Credit Card Agreement.