

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



Approved Credit Limit: _____

This Disclosure is incorporated into and becomes part of Your Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your Consumer Credit Card Agreement & Disclosure.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases or balance transfers if You pay Your entire balance by the due date each month.
Minimum Interest Charge	None
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	
Set-up and Maintenance Fees - Annual Fee - Application Fee	None None
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee	None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Balance Transfer Limitation:

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

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 800.953.4567 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SEE NEXT PAGE for more important information about Your Account.

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

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 7 or more days late in making a payment. Late Payment Fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. Returned Payment Fee will be charged to Your Account when a payment is returned for any reason.

Pay-by-Phone Fee:

\$7.95 - \$27.95. This fee is based on the payment amount made. Pay-by-Phone Fee, except as limited by applicable law, a fee will be charged for each time You make a payment by telephone. The exact amount will be disclosed at the time the payment request is made.

Rush Fee:

\$65.00 overnight. \$25.00 second day. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee will be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Collection Costs:

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Purchase APR is which is a monthly periodic rate of .

The Balance Transfer APR is which is a monthly periodic rate of .

Variable Rate:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the last business day of each month, to which We add a margin. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of the interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin:

Purchases will be charged at above the Index.

Balance Transfers will be charged at above the Index.