

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>3.99%</b> for introductory period of 6 months After that, your APR will be <b>6.9%-16.9%</b> based on credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances & Balance Transfers	<b>6.99%</b> for introductory period of 12 months After that, your APR will be <b>8.9%-18.9%</b> based on credit worthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR	<b>3.0% above current Interest Rate</b> - This APR may be applied when: <ul style="list-style-type: none"> <li>Your minimum monthly payment is more than 60 days late</li> <li>You have more than one late payment in 12 months</li> <li>You are in default of any other terms of the Agreement</li> </ul>
	How long will the Penalty 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 approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay 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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fees	None
Transaction Fees	
<ul style="list-style-type: none"> <li>Foreign Transaction Fee</li> </ul>	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees	
<ul style="list-style-type: none"> <li>Late Payment Fee</li> </ul>	\$25 for balances >\$1000 \$20 for balances \$100-\$1000 \$10 for balances <\$100
<ul style="list-style-type: none"> <li>Returned Check Fee</li> </ul>	\$25
<ul style="list-style-type: none"> <li>Card Replacement Fee</li> </ul>	\$5

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

*Minimum Payment: 1% of outstanding balance or \$10.00, whichever is greater.*

*We reserve the right to amend the OnPoint Visa® Credit Card Agreement as permitted by law. The above rates and fees are current as of May 1, 2013.*

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>3.99%</b> for introductory period of 6 months After that, your APR will be <b>5.9%-15.9%</b> based on credit worthiness. <b>This APR will vary with the market based on the Prime Rate.</b>
<b>APR for Cash Advances &amp; Balance Transfers</b>	<b>6.99%</b> for introductory period of 12 months After that, your APR will be <b>7.9%-17.9%</b> based on credit worthiness. <b>This APR will vary with the market based on the Prime Rate.</b>
Penalty APR	<b>3.0% above current Interest Rate</b> - This APR may be applied when: <ul style="list-style-type: none"> <li>Your minimum monthly payment is more than 60 days late</li> <li>You have more than one late payment in 12 months</li> <li>You are in default of any other terms of the Agreement</li> </ul>
	How long will the Penalty 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 approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchases balance that you pay by the due date each month.
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<b>Fees</b>	
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Transaction Fees	
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*All loan rates are determined by credit union management and subject to change at any time. The Credit Union may offer other rates in the future. All services offered by the credit union shall be subject to applicable laws of the State of Oregon, federal laws and regulations, credit union bylaws, and all regulations, rules and practices now or hereafter adopted by the credit union. All loans subject to credit approval.*