



**OCEAN SPRAY EMPLOYEES
FEDERAL CREDIT UNION**

One Ocean Spray Drive
Lakeville, MA 02349
Phone: (805) 946-7573
Toll Free: (800) 925-2034



**VISA PLATINUM
Application and Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%
APR for Balance Transfers	9.90%
APR for Cash Advances	9.90%
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 - Annual Fee	\$10.00
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	None None 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$20.00

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

Effective Date:

The information about the costs of the card described in this application is accurate as of September 1, 2016. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.
Returned Payment Fee	\$20.00 or the amount of the required minimum payment, whichever is less.
Rush Fee	\$25.00 2nd day
Card Replacement Fee	\$10.00