Oregon Community Credit Union
Platinum Visa® Credit Card Solicitation Disclosures

INTEREST RATES AND CHARGES	NICE® Platinum Visa®	NICE PERKS® Platinum Visa®	Duck Card® or OSU Beaver Card Platinum Visa®
Annual percentage rate (APR) for purchases	**0.00%** introductory APR for 12 billing cycles. After that your APR will be, **12.74%** to **22.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**0.00%** introductory APR for 12 billing cycles. After that your APR will be, **13.74%** to **23.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**0.00%** introductory APR for 12 billing cycles. After that your APR will be, **13.74%** to **23.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*
APR for balance transfers (up to 80% of credit limit)	**0.00%** introductory APR for 12 billing cycles from the account opening date, for balance transfers completed within 60 days of the account opening date. After that your APR will be, **12.74%** to **22.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**0.00%** introductory APR for 12 billing cycles from the account opening date, for balance transfers completed within 60 days of the account opening date. After that your APR will be, **13.74%** to **23.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**0.00%** introductory APR for 12 billing cycles from the account opening date, for balance transfers completed within 60 days of the account opening date. After that your APR will be, **13.74%** to **23.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*
APR for cash advances	**17.74%** to **27.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**18.74%** to **28.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*	**18.74%** to **28.74%**, based on your creditworthiness when you open your account. This APR will vary with the market based on the prime rate.*
Paying interest	Your due date is at least 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. We will begin charging interest on cash advances and balance transfers on the transaction date.	Your due date is at least 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. We will begin charging interest on cash advances and balance transfers on the transaction date.	Your due date is at least 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. We will begin charging interest on cash advances and balance transfers on the transaction date.
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.	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.	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**
Transaction fees: **Cash advance fee** **Balance transfer fee** **Foreign transaction fee**	 **$10** or **3%** of the amount of each cash advance, whichever is greater. **$10** or **3%** of the amount of each balance transfer, whichever is greater. **None**.	 **$10** or **3%** of the amount of each cash advance, whichever is greater. **$10** or **3%** of the amount of each balance transfer, whichever is greater. **None**.	 **$10** or **3%** of the amount of each cash advance, whichever is greater. **$10** or **3%** of the amount of each balance transfer, whichever is greater. **None**.
Penalty fees: **Late payment fee** **Returned payment fee**	 Up to **$25**. Up to **$25**.	 Up to **$25**. Up to **$25**.	 Up to **$25**. Up to **$25**.

How we will calculate your balance: We use a method called "average daily balance" (including new purchases).

Loss of introductory APR: We may end your introductory APR and apply the non-Introductory APR if you do not pay the full amount of any minimum payment due within 60 days of its payment due date.

Billing rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Account Agreement.

Program terms: Introductory terms and bonus reward offers are for new cardholders only. If you have received the benefit of a card promotion on an OCCU credit card product in the past 24 months you are not eligible for this promotion. We will not process any balance transfer request to pay off or pay down any account or loan issued by Oregon Community Credit Union, or our affiliates.

**The APR is based on the prime rate of 7.00% as of October 1, 2026. The above rates and fees are effective as of October 1, 2026.*