

Enjoy the great benefits you expect from Visa with the service & value you expect from OnPoint.

24-Hour Credit Card Support

Call 866.820.3101 for questions about your account, to report lost or stolen cards, make balance transfers, and more.

\$500,000 Travel and Accident Insurance

Purchase airline tickets with your OnPoint Visa card and you and your eligible family members are automatically covered.

Auto Rental Collision Damage Waiver**

May eliminate the need to buy collision damage waivers when you rent a car.

Emergency Cash and Card Replacement

If your card is lost or stolen, you can get emergency cash and card replacement.

Zero Liability†

If fraudulent charges are made with your card or account information, we will work with you to make it right.

** Certain restrictions apply to this benefit. Details accompany your new account materials.

† Subject to conditions in the Visa Credit Card Agreement.

Rates and Fees — Platinum Visa Cash Rebate

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	3.99% for introductory period of 6 months After that your APR will be 6.9–16.9% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	6.99% for introductory period of 12 months After that your APR will be 8.9–18.9% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	8.9–18.9% based on creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR	3.0% above current Interest Rate — This APR may be applied when: <ul style="list-style-type: none"> Your minimum monthly payment is more than 60 days late You have more than one late payment in 12 months You are in default of any other terms of the Agreement 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 http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> Foreign Transaction Fee 	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees <ul style="list-style-type: none"> Late Payment Fee Returned Item Fee Card Replacement Fee 	<ul style="list-style-type: none"> \$25 for balances > \$1000 \$20 for balances \$100 – \$1000 \$10 for balances < \$100 \$25 \$5

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

Minimum Payment: 2% of outstanding balance or \$10.00, whichever is greater.

We reserve the right to amend the OnPoint Platinum Cash Rebate Credit Card Agreement as permitted by law. The above rates and fees are current as of March 30, 2012.