



# Smarter solutions, greater convenience.

At OnPoint, we're all about making your life easier. Our Platinum Visa® credit cards provide all the convenience and peace of mind you need — with no hidden fees or charges.

- Low introductory rates on new purchases and balance transfers
- Low, fixed and variable rates
- no annual fee
- no cash advance fees
- no balance transfer fees
- Can be used as Overdraft Protection on your OnPoint checking account
- Online banking access
- 24/7 credit card support



## What do you want in a credit card?

- Cash Back
- Rewards (earn points for travel and merchandise)
- Lowest Possible Fixed Rate
- No Annual Fee

## Rates and Fees — Platinum Visa

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>7.9–16.9%</b> based on creditworthiness
APR for Balance Transfers	<b>6.99%</b> for introductory period of 12 months After that your APR will be <b>9.9–17.9%</b> based on creditworthiness
APR for Cash Advances	<b>9.9–17.9%</b> based on creditworthiness
Penalty APR	<b>17.9%</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 • Foreign Transaction Fee	Up to 1% of the US dollar amount of the foreign transaction
Penalty Fees • Late Payment Fee • Returned Item Fee • Card Replacement Fee	\$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 Visa® Credit Card Agreement as permitted by law. The above rates and fees are current as of March 30, 2012.

# OnPoint Platinum Visa Application



Please Check One:  Platinum Cash Rebate  Platinum Visa with Rewards  Platinum Visa

Member Name		Phone Number	( ) -
Member Number		Date of Birth	- -
Email Address		Employer Name	
Gross Monthly Income*	\$	Hire Date	
Mother's Maiden Name		Are you a Homeowner?	Yes No

Joint Applicant Name		Phone Number	( ) -
Social Security Number	- -	Date of Birth	- -
Email Address		Employer Name	
Gross Monthly Income*	\$	Are you a Homeowner?	Yes No

\*Alimony, child support or separate maintenance payments need not be revealed if you do not choose to have it considered.

<b>Request for Additional Card</b>	Authorized users must be 18 years of age or older	Name	
Date of Birth	- -	Social Security Number	- -

### Auto Pay Enrollment

effective immediately I would like automatic payments for my Platinum Visa Credit Card to be transferred monthly from my (check one)  Checking # \_\_\_\_\_  Primary savings #1

Indicated transfer amount: Minimum payment due Last statement balance designated amount \$ \_\_\_\_\_

Automatic payments will be made each month on the due date. If an additional payment is made during the billing cycle, the automatic payment will not post. If there is no payment due, the automatic payment will not post.  
 This authorization is to remain in full force and effect until OnPoint has received written or verbal notification of termination. Notification of termination must be received by OnPoint at least 3 business days prior to the scheduled transaction.

- Would you like more information concerning payment protection? Yes No
- Would you like your credit card linked to your OnPoint checking account as overdraft protection? Yes No
- Are you interested in transferring a credit card balance from another financial institution? Yes No

By signing below, or signing or using an OnPoint Platinum Visa credit card, I (we) agree to the terms and conditions of the OnPoint Community Credit Union Visa Credit Card Agreement provided with the Card.

Signature: \_\_\_\_\_ date: \_\_\_\_\_  
 Joint Applicant signature: \_\_\_\_\_ date: \_\_\_\_\_

**Complete and mail or drop off at any branch. You can also apply online at [www.onpointcu.com](http://www.onpointcu.com) or by phone at 503.228.7077 or 800.527.3932.**