

Disclosure Table for Omaha Federal Credit Union's Platinum Preferred VISA® Credit Card

Annual percentage rate for purchases	Prime + 2%
Other APRs	Cash advances APR: Prime + 2% Balance transfer APR: Prime + 2% Penalty APR: 17.9%*
Variable rate information	The rate is Prime + 2%. The rate may change on the first business day of the month based on the rate in the Wall Street Journal
Grace period for repayment of the balance for purchases	You have 25 days to repay your balance for purchases before a charge will be imposed.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fees	None
Minimum finance charge	None
Transaction fee for purchases	None

*APR is Annual Percentage Rate. Rates are subject to change.

Variable rate based on prime + 2%. Rates may change on first day of each month based on the Wall Street Journal posted Prime Rate.

Penalty APR is effective when a required payment is 30 or more days delinquent from the Payment Due Date or Agreement is otherwise in default. Penalty APR will apply to purchases, balance transfers, and cash advances, and will remain in effect until payments are received by the payment due date for 6 consecutive months or any other default is cured, after which it will revert to the Penalty APR.

Transaction Fee for cash advances: **None**

Balance transfer fee: **None**

Late Payment Fee: **up to \$15.00**

Application fee: **None**

Card reissue fee: **\$5.00**

NSF fee: **\$30.00**

Foreign Transaction Fee: **1% of transaction amount.**