

## Visa Signature – Consumer Credit Card

Before you submit your application, please read through these terms and conditions, which contains additional information about rates, fees, and other costs, as applicable. All terms, including fees and APRs for new transactions, may change in accordance with the Cardholder Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Each applicant must be at least 18 years of age.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>0.00%</b> Introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>15.49% to 19.49%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on Prime Rate.<sup>1</sup></p>
APR for Balance Transfers	<p><b>0.00%</b> Introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>15.49% to 19.49%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on Prime Rate.<sup>2</sup></p>
APR for Cash Advances	<p><b>25.75%.</b> This APR will vary with the market based on the Prime Rate.<sup>3</sup></p>
How To Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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>.</p>
Fees	
Annual Fee	<p><b>None</b></p>

Transaction Fees	
Balance Transfer	Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
Foreign Transaction	<b>1%</b> of the U.S. dollar amount of each transaction made in a foreign currency. This fee will be in addition to any other applicable fee.
Penalty Fees	
Late Payment	<b>\$7</b>
Returned Payment	<b>\$7</b>

<sup>1</sup> The Purchase APR is equal to the Prime Rate plus a margin from 8.74% to 12.74%.

<sup>2</sup> The Balance Transfer APR is equal to the Prime Rate plus a margin from 8.74% to 12.74%.

<sup>3</sup> The Cash Advance APR is equal to the Prime Rate plus a margin of 19.00%

**How We Will Calculate Your Balance:** We use a method called Average Daily Balance (including new transactions) to calculate the balance on your Account subject to Interest. The balance subject to Interest is the average daily balance of your Account. We calculate the average daily balance on your Account in three categories: (1) Purchases, (2) Balance Transfers, and (3) Cash Advances. To get the average daily balance for each category, we take the beginning balance of your Account for that category each day. We then add any new transactions in that category, which may include fees and Interest. We then subtract any new payments or credits. This gives us the daily balance for each category. We then add up all the daily balances for each category for the billing cycle. We then divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance for Purchases, the Average Daily Balance for Balance Transfers, and the Average Daily Balance for Cash Advances.

**How We Calculate Your Variable APRs:** We calculate variable rates (APRs) by adding an index (the “Index Rate”) plus a margin or spread (the “Margin”). The current Index Rate is the highest U.S. Prime Rate published in The Wall Street Journal “money rates” section on the last publication day of each month. Upon an increase or decrease in the variable APR due to a decrease or increase in the Index Rate, the change in the APR will be effective as of the first day of the billing period in which the decrease or increase of the Index Rate occurred (the “APR Change Effective Date”) which means it may be applied retroactively. When the variable APR changes, beginning on the APR Change Effective Date the new rate will apply to Interest calculations for both new transactions and existing balances. We reserve the right to choose a comparable new index as the Index Rate if The Wall Street Journal ceases to publish a Prime Rate, and to adjust the applicable Margins in an amount determined by the Bank in its sole discretion to compensate for any apparent differences between the old Index Rate and the new Index Rate. We will tell you what new Index Rate, and Margins (if applicable), we pick. If the Index Rate changes, your variable APR may change. For example, the Finance Charge may increase if the Index Rate increases. If any variable APR increases, the amount of Interest and the Minimum Payment Due may increase.

**Loss of Introductory APR:** If you make a late payment, we may end your Introductory APR for Purchases and Balance Transfers and apply the Purchase and Balance Transfers APR which would apply when the Introductory APR expires.

**Rewards:** Your Account may provide you with the opportunity to earn rewards. If it does, you will find your rewards information and terms on our website at [www.ovcb.com/creditcards](http://www.ovcb.com/creditcards). If you default, as per the conditions listed above, the Bank has the right to forfeit your rewards earned and the ability to earn future rewards.

**Card Management:** eZCard Management Services allows you to electronically access your Account and additional enhanced features. Once your Account is established based on the information provided in your application or solicitation, enrollment in eZCard will be required to access these additional features. For additional information on how to enroll, please visit [www.ovcb.com/creditcards](http://www.ovcb.com/creditcards).

**Notice:** A consumer credit report will be requested in connection with this application and subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. Upon request, you will be informed whether or not a consumer request was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You agree that we will consider this an Application for a Visa Traditional or a Visa Signature account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account.

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Applicable Law:** The above rates and fees are governed, as are your Cardholder Agreement and Account, by the applicable laws and regulations of the United States of America and to the extent not preempted by federal law, the laws and regulations of the State of California.