

VISA PLATINUM REWARDS CARD

At Oklahoma Educators Credit Union you are more than just another customer, you are a member. Therefore, it is important that we make your membership with us as rewarding as possible. Through our new OECU Visa Platinum® Rewards card you will be able to participate in the Rewards2U® program which is packed with benefits ranging from great travel services to entertainment and more. Using Rewards2U you will be able to choose the rewards you want with the points you earn.

The Rewards2U program is specifically for you, on behalf of Oklahoma Educators Credit Union. You don't have to stay with a credit card that only gives you bills. You deserve rewards.

BENEFITS ALSO INCLUDE

And are not limited to:

- Fixed rate as low as 9.49% insurance
- Minimum payment of \$25 or 2.5% of the balance ring tones,
- Select from over 350 merchandise items using your rewards points rewards points
- No annual fee
- Travel Rewards
 - any airline
 - any cruise line
 - any car rental
 - any hotel
- \$1,000,000 travel accident
- Rewards to download music, videos, and beyond.
- You may even donate your to the Children's Miracle

Network.

OECU FAIR CREDIT & CHARGE CARD DISCLOSURES

Visa Platinum Rewards card Account holders

<p>Annual percentage rate (APR) for purchases at a fixed rate</p>	<ol style="list-style-type: none"> 1. 9.49%* 2. 12.99%* 3. 15.99%* 4. 18.00%* 	<p>*Your precise rate will depend on your credit worthiness. Ask a loan officer about the rate you qualify for.</p> <p>**If at any time your account is 45 days or more past due, your APR for purchases will be adjusted to 18.00%. This rate may be adjusted to the current Standard Rate after payments have been made as required for six consecutive months</p> <p>*** Assumes that credit extended for purchases will not be repaid within the grace period.</p> <p>The information about the costs of the cards described in this application is accurate as of September 2008. This information may have changed after that date. To find out what may have changed, call us at (800) 324-8529 or write to us at P.O. Box 22222, Oklahoma City, OK 73123</p>
<p>Past due APR</p>	<p>18%**</p>	
<p>Balance transfer APR</p>	<p>Same as for purchases</p>	
<p>Cash advance APR</p>	<p>Same as for purchases</p>	
<p>Grace Period for repayment of the balance for purchases</p>	<p>25 days</p>	
<p>Method of computing balances for purchases</p>	<p>Average daily balance (including new purchases)***</p>	
<p>Cash Advance Fee Late Fee Overline Fee Return Payment Fee Minimum Payment Foreign Transaction Fee</p>	<p>2% minimum of \$2, maximum of \$10 \$25.00 after 10 days \$25.00 at cycle if \$.01 over limit \$25.00 2.5% minimum or \$10.00 1% of the transaction amount</p>	