

INTEREST RATES AND INTEREST CHARGES									
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> Introductory APR for the first 12 billing cycles from the date your Account is opened. After that, <b>13.49% to 21.49%</b> for the Platinum Rewards and domestic World Black cards, based on your creditworthiness; <b>13.49%</b> for the International World Black card; and <b>15.49%</b> for the Platinum and International Platinum Rewards cards. These APRs will vary with the market based on the Prime Rate.								
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR for 12 billing cycles from the date of your initial balance transfer within the first 12 months of account opening. After that, <b>13.49% to 21.49%</b> , for the Platinum Rewards and domestic World Black cards, based on your creditworthiness; <b>13.49%</b> for the International World Black card; and <b>15.49%</b> for the Platinum and International Platinum Rewards cards. These APRs will vary with the market based on the Prime Rate.								
<b>APR for Cash Advances</b>	<b>25.49%</b> . This APR will vary with the market based on the Prime Rate.								
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.								
<b>Minimum Interest Charge</b>	<b>None</b>								
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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									
<b>Annual Fee:</b>	<table border="0"> <tr> <td>Domestic Credit Cards</td> <td>International Credit Cards</td> </tr> <tr> <td><i>Platinum: None</i></td> <td><i>Platinum: None</i></td> </tr> <tr> <td><i>Platinum Rewards: None</i></td> <td><i>International Platinum Rewards: \$75; fee waived for the first 12 months</i></td> </tr> <tr> <td><i>World Black: \$99</i></td> <td><i>International World Black: \$99</i></td> </tr> </table>	Domestic Credit Cards	International Credit Cards	<i>Platinum: None</i>	<i>Platinum: None</i>	<i>Platinum Rewards: None</i>	<i>International Platinum Rewards: \$75; fee waived for the first 12 months</i>	<i>World Black: \$99</i>	<i>International World Black: \$99</i>
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<b>Transaction Fees:</b>									
Balance Transfer	<i>Platinum   Platinum Rewards   International Platinum Rewards</i> Either <b>\$10</b> or <b>2%</b> of the amount of each transfer, whichever is greater <i>World Black   International World Black</i> Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater								
Cash Advance	Either <b>\$10</b> or <b>4%</b> of the amount of each advance, whichever is greater								
Foreign Transaction	<i>Platinum   Platinum Rewards   International Platinum Rewards</i> <b>3%</b> of the amount of each transaction in U.S. dollars <i>World Black   International World Black</i> <b>None</b>								
<b>Penalty Fees:</b>									
Late Payment	Up to <b>\$37</b>								
Returned Payment	Up to <b>\$37</b>								
Over-the-Credit Limit	<b>None</b>								

**How We Will Calculate Your Balance:** We use the average daily balance method (including new transactions). See your credit card agreement for more details.

**Loss of Introductory APRs:** We may end your introductory APRs for purchases and balance transfers if you become more than 30 days late in paying your bill during the first 12 billing cycles and your APRs for purchases and balance transfers will be at the non-promotional APRs.

**Other Fees:** \$25 special handling fee applies for your initial, additional and lost or stolen card if you require expedited delivery and/or delivery of your card to an address other than your billing address. Requests for expedited delivery must be made before 2:00 pm EST to ensure next day delivery. If the request is made after 2:00 pm EST, delivery will be made the following day.

All contents are accurate as of printing date November 2022. Contents subject to change after printing date. For changes that may have occurred after printing date, please visit [www.oceanbank.com](http://www.oceanbank.com) or call us at 305-569-5000 or 1-844-OCEAN4U (1-844-623-2648).

**Military Lending Act (MLA):** If you are an active servicemember, you can call 1-800-742-5010 to learn about your rights under the Military Lending Act.

Due to security concerns, we may restrict mail services to some countries and will require an alternative mailing address outside of the restricted country; other arrangements such as Hold Mail Service can be established.