

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.99%</b> . This APR will vary with the market based on the Prime Rate*. <b>0.00%</b> . Introductory APR for 12 billing cycles. After that, your APR will be as stated above.
<b>APR for Balance Transfers</b>	<b>13.99%</b> . This APR will vary with the market based on the Prime Rate*. <b>0.00%</b> . Introductory APR for 12 billing cycles from the date of your initial balance transfer. After that, your APR will be as stated above.
<b>APR for Cash Advances</b>	<b>24.00%</b> . This APR will vary with the market based on the Prime Rate*
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
<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>	<b>\$75</b> ; fee waived for the first 12 months
<b>Transaction Fees:</b> Balance Transfer Cash Advance Foreign Transaction	Either <b>\$10</b> or <b>2%</b> of the amount of each transfer, whichever is greater Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater <b>3%</b> of each transaction in U.S. dollars
<b>Penalty Fees:</b> Late Payment Returned Payment Over-the-Credit Limit	Up to <b>\$37</b> Up to <b>\$37</b> <b>None</b>
<b>Ocean Bank, 780 NW 42<sup>nd</sup> Avenue, Miami, FL 33126-5597   <a href="http://www.oceanbank.com">www.oceanbank.com</a></b>	

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new transactions)”. See your credit card agreement and pricing information sheet for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.

**\*How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to an index. The index is the Wall Street Journal Prime Rate which is available or published in the "Money Rates" section of the Wall Street Journal. The APR may increase or decrease each month if the Prime Rate increases or decreases. Any new rate will be applied as of the first day of the billing cycle after which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. If the Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

**Loss of Introductory APRs:** If you make a late payment that is 30 days or more past due during the first 12 billing cycles, the introductory APRs will be revoked and your APRs for purchases and balance transfers will be at the non-promotional APR.

**Prime Rate:** Variable APRs are based on the Prime Rate of 5.50% as of January 18, 2019.

**Purchase APR:** For purchases, we add a margin of 8.49% to the Prime Rate.

**Balance Transfer APR:** For balance transfers, we add a margin of 8.49% to the Prime Rate.

**Cash APR:** For cash advances, we add a margin of 18.50% to the Prime Rate.

**Other Fees:** \$25 special handling fee of your initial, additional, lost or stolen card if you require expedited delivery and/or delivery of your card to an address other than your billing address.

The above rates, fees and other cost information are accurate as of January 18, 2019 and are subject to change in accordance with applicable law and the credit card agreement. To obtain the most current information, please visit [www.oceanbank.com](http://www.oceanbank.com) or call us toll free at 844-829-2323 or outside the United States at 1-501-588-7412 or write to us at Credit Card Customer Service, P.O. Box 31535, Tampa, FL 33631-3535.