

Application Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for 6 billing cycles. After that, your APR will be <b>11.99% to 19.99%</b> . This APR is based on your creditworthiness and other factors when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for 6 billing cycles from your initial balance transfer for balances transferred within the first 6 months of account opening. After that, your APR will be <b>11.99% to 19.99%</b> . This APR is based on your creditworthiness and other factors when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.00%</b> This APR will vary with the market based on the Prime Rate*.
<b>Penalty APR and When it Applies</b>	<b>23.99%</b> APR if account is 60 days or more past due. <b>How Long Will The Penalty Rate Apply?</b> If your APR is increased, the Penalty APR will apply until you make 6 consecutive minimum payments when due.
<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 any interest on purchases if you pay your entire balance by the due date each month.
<b>Paying Interest on Cash Advances and Balance Transfers</b>	We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	None
Fees	
<b>Annual Fee:</b>	<b>\$75</b> per company account; fee waived for first 12 months. After the initial 12 months, if company spends \$15,000 or more in prior year, the fee will be waived for the current year.
<b>Transaction Fees:</b> Balance Transfer Cash Advances Foreign Transaction	Either <b>\$10</b> or <b>4%</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 credit limit	Up to <b>\$37</b> Up to <b>\$37</b> <b>\$25</b> fee per billing cycle if a transaction above the credit limit posts to the account
<p>*The Wall Street Journal Prime Rate is used to determine your APR and is published in the Wall Street Journal. <b>How We Will Calculate Your Balance</b> – We use a method called “average daily balance (including new purchases)”. <b>Loss of Introductory and Promotional APRs:</b> If at any time during the introductory and promotional period you make a late payment that is 30 days or more past due the introductory and promotional APRs will be revoked and your APRs for purchases and balance transfers will range between 11.99% to 19.99% based on your creditworthiness. <b>Other Fees that apply:</b> There is a \$25.00 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. All contents are accurate as of printing date January 2019. Contents subject to change after printing date. For changes that may have occurred after printing please call us toll-free at 844-829-2323 or write to us at Credit Card Customer Service, P.O. Box 31535, Tampa, FL 33631-3535. If you are submitting your application by mail, please mail to Ocean Bank, P.O. Box 440601, Miami, FL 33144-0601. 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.</p>	
Equal Credit Opportunity Notice	
<p>If you are a business applicant and your application for credit is denied, you have a right to a written statement of the specific reasons for the denial. To obtain this statement, please send a written request within sixty (60) days from the date Ocean Bank notified you of the credit decision.</p> <p>Ocean Bank Attn: Credit Card Department P.O. Box 440601 Miami, Florida 33144</p> <p>Ocean Bank will send you a written statement of the specific reasons for the denial within thirty (30) days of receiving your written request.</p>	<p><b>ECOA NOTICE</b></p> <p>The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:</p> <p>FDIC Consumer Response Center 1100 Walnut St., Box #11 Kansas City, Missouri 64106</p>
<p>Ocean Bank, 780 NW 42<sup>nd</sup> Avenue, Miami, FL 33126-5597   <a href="http://www.oceanbank.com">www.oceanbank.com</a></p>	