

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for 12 billing cycles. After that, your APR will be <b>13.99%</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 12 billing cycles from your initial balance transfer for balances transferred within the first 12 months of account opening. After that, your APR will be <b>13.99%</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>	Not Applicable
<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
<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>	None
<b>Transaction Fees:</b> Balance Transfer Cash Advances 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 credit limit	Up to <b>\$37</b> Up to <b>\$37</b> None
<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 APRs:</b> 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 13.99% 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. <b>Military Lending Act (MLA):</b> If you are an active servicemember, you can call 1-800-742-5010 to learn about your rights under the Military Lending Act.</p>	
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