



Orion Financial
 400 Monroe Avenue
 Memphis, TN 38103
 901-385-5200
 OrionFCU.com

The following disclosure represents important details concerning your credit card. This information about costs of the card is accurate as of 6/26/2026. You can contact us at 901-385-5200 or the address on page 1 of the Credit Card Agreement to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases	17.99%
APR for Balance Transfers	17.99%
APR for Cash Advances	17.99%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you 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 date the cash advance or balance transfer is posted to your account.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore
FEES:	
Fees to Open or Maintain your Account	
<ul style="list-style-type: none"> • Annual Fee: • Application Fee: 	<p>None</p> <p>None</p>
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer: • Cash Advance: • Foreign Transaction: 	<p>None</p> <p>5% of the amount of each cash advance (minimum: \$10.00)</p> <p>1% of each transaction in U.S. dollars if the transaction involves a currency conversion</p> <p>1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment: • Over-the-Credit Limit: • Returned Payment: 	<p>Up to \$28 the first time your payment is late 15 days or more. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to \$39 for each late payment.</p> <p>None</p> <p>Up to \$28 the first time your payment is returned for any reason. If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to \$39 for each returned payment.</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

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