

## UCCU OVERDRAFT LINE OF CREDIT RATE & FEE DISCLOSURES

### Interest Rates and Interest Charges

APR FOR CASH ADVANCES	<b>14.49% to 18.00%</b> This APR will vary with the market based upon the U.S. Prime Rate.
Minimum Interest Charge	None
Paying Interest	You will be charged interest from the transaction date.

### Fees

Annual Fees	None
Penalty Fees	
• Late Payment	Up to \$25
• Over-the-Credit Limit	None
• Returned Payment	Up to \$25

**How we calculate your balance:** We use a method called "average daily balance." See your Overdraft Line of Credit Agreement for more details.

**How we will calculate your variable APR:** We will add a "margin" to the U.S. Prime Rate to determine your variable APR. If the U.S. Prime Rate is not available or is not published, whether temporarily or permanently, we will select a substitute index that we believe, in our sole discretion, is similar to the U.S. Prime Rate. The U.S. Prime Rate is 4.75% as of 01/01/2020. The margin will be 9.74% to 16.24% for your Overdraft Line of Credit.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement and the Overdraft Line of Credit Agreement.

Utah Community Federal Credit Union reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Overdraft Line of Credit Agreement ("Agreement") for your account and applicable law.

The information about the costs of the credit described above is accurate as of 01/01/2020. This information may have changed after that date. To find out what may have changed, call us at 800.453.8188 or write to us at 188 West River Park Drive, Provo, UT 84604.