

**UTAH COMMUNITY FEDERAL CREDIT UNION CREDIT CARD RATE & FEE DISCLOSURES**

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	<b>11.00% to 17.50%</b> based upon your creditworthiness – <b>Visa Platinum Credit Card</b> . This APR will vary with the market based upon the U.S. Prime Rate. <b>17.00% to 18.00%</b> based upon your creditworthiness – <b>Visa 4-3-2-1 Cash Rewards Credit Card</b> . This APR will vary with the market based upon the U.S. Prime Rate.
APR for Balance Transfers	<b>11.00% to 17.50%</b> based upon your creditworthiness – <b>Visa Platinum Credit Card</b> . This APR will vary with the market based upon the U.S. Prime Rate. <b>17.00% to 18.00%</b> based upon your creditworthiness – <b>Visa 4-3-2-1 Cash Rewards Credit Card</b> . This APR will vary with the market based upon the U.S. Prime Rate.
APR for Cash Advances	<b>18.00%.</b>
How to Avoid Paying Interest	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.
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>Fees</b>	
Annual Fee/Set-up and Maintenance Fees	None
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfers</li> <li>• Cash Advances</li> <li>• Foreign Transactions</li> </ul>	None None Up to 2% of Transaction Amount
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	Up to \$25 None Up to \$25

**How we calculate your balance:** We use a method called “average daily balance (including new purchases).”

**You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.**

**How we will calculate your variable APRs:** Your APR is subject to change and will be calculated each calendar month by adding a “margin” to the U.S. Prime Rate in the Wall Street Journal on the 15<sup>th</sup> day of the month. The margin for purchase balances is: 3.50% to 10.00% for the Visa Platinum Credit Card, 8.00% to 14.50% for Visa 1% Cash Rewards Credit Card and 9.50% to 16.00% for Visa 4-3-2-1 Cash Rewards Credit Card. The U.S. Prime Rate was 7.50% as of 01/01/2023. If the U.S. Prime Rate is not in the Wall Street Journal on the 15<sup>th</sup> of any given month, we will use the U.S. Prime Rate on the business day after to the 15<sup>th</sup>. If the U.S. Prime Rate Index is discontinued or becomes unreliable for any reason, whether temporarily or permanently, we may select a substitute index that in our sole discretion is similar to the U.S. Prime Rate.

**How we will calculate your minimum monthly payment:** We will calculate your minimum monthly payment as: (1) any past-due amounts; PLUS (2) any fees we have billed you on the periodic statement; PLUS (3) any amount that exceeds your credit limit; PLUS (4) the larger of: (a) \$25 (or total amount you owe if less than \$25); or (b) the sum of: (i) 2.5% of the new balance. We may increase or otherwise change your minimum monthly payment by providing 45-days of advance notice and you agree to pay the new minimum monthly payment if we make any change.

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

Utah Community Federal Credit Union reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Visa Cardholder Agreement ("Agreement") for your account and applicable law. The information about the costs of the card described above is accurate as of 01/01/2023. This information may have changed after that date. To find out what may have changed, call us at 801.223.8228 or write to us at 360 W 4800 N, Provo, UT 84604.