

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>11.50%</b> – Visa Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>15.00%</b> – Visa 1% Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>16.50%</b> - Visa 4-3-2-1 Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p>
APR for Balance Transfers	<p><b>11.50%</b> – Visa Platinum Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>15.00%</b> – Visa 1% Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>16.50%</b> - Visa 4-3-2-1 Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p>
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>

Fees	
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>	<p>None</p> <p>None</p> <p>Up to 2.00% of Transaction Amount</p>
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<p>Up to \$25</p> <p>None</p> <p>Up to \$25</p>

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

**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 as published in the Wall Street Journal on the 15<sup>th</sup> day of the previous month. The margin for purchase balances and balance transfers is: 4.50% for the Visa Platinum Credit Card, 8.00% for Visa 1.00% Cash Rewards Credit Card, and 9.50% for Visa 4-3-2-1 Cash Rewards Credit Card. The published U.S. Prime Rate was 7.00% as of 12/01/2022. If the U.S. Prime Rate is not published in the Wall Street Journal on the 15<sup>th</sup> day of any given month, we will use the U.S. Prime Rate published on the business day prior to the 15<sup>th</sup>. If the U.S. Prime Rate is discontinued or becomes unavailable for any reason, whether temporarily or permanently, we may select a substitute index that we believe, in our sole discretion, is similar to the U.S. Prime Rate.

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 December 1, 2022. 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 360 West 4800 North, Provo, UT 84604.