

CREDIT CARD RATE & FEE DISCLOSURES  
 UTAH COMMUNITY FEDERAL CREDIT UNION

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>8.25% to 14.75%</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.</p> <p><b>12.75% to 18.00%</b> based upon your creditworthiness – <b>Visa 1% Cash Rewards Credit Card</b>. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>14.25% 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.</p>
APR for Balance Transfers	<p><b>8.25% to 14.75%</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.</p> <p><b>12.75% to 18.00%</b> based upon your creditworthiness – <b>Visa 1% Cash Rewards Credit Card</b>. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p><b>14.25% 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.</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>	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:** 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 was 4.75% as of 01/01/2020 but may change at any time. 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.

**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 01/01/2020. 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 188 West River Park Drive, Provo, UT 84604.