

## UTAH COMMUNITY FEDERAL CREDIT UNION CHECKING PROTECTION RATE & FEE DISCLOSURES

### Interest Rates and Interest Charges

Annual Percentage Rate for Cash Advances (APR)	<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.

**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 once each calendar month by adding a “margin” to the U.S. Prime Rate published in the Wall Street Journal on the 15<sup>th</sup> day of the previous month. The margin will be 9.74% to 16.24% for your Overdraft Line of Credit. The U.S. Prime Rate was 3.25% as of 03/26/2020. If the U.S. Prime Rate is not published in the Wall Street Journal on the 15<sup>th</sup> 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 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.

**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 03/26/2020. 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 360 W 4800 N, Provo, UT 84604.