

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>8.25% to 14.75% based upon your creditworthiness – Visa Platinum Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p>12.75% to 18.00% based upon your creditworthiness – Visa 1% Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p>14.25% to 18.00% based upon your creditworthiness – 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>8.25% to 14.75% based upon your creditworthiness – Visa Platinum Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p>12.75% to 18.00% based upon your creditworthiness – Visa 1% Cash Rewards Credit Card. This APR will vary with the market based upon the U.S. Prime Rate.</p> <p>14.25% to 18.00% based upon your creditworthiness – 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	18.00%.
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 http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee/Set-up and Maintenance Fees	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfers: None • Cash Advances: None • Foreign Transactions: Up to 2% of Transaction Amount
Penalty Fees	<ul style="list-style-type: none"> • 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 (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 published in the Wall Street Journal on the 15th day of the previous 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 3.25% as of 03/26/2020. If the U.S. Prime Rate is not published in the Wall Street Journal on the 15th of any given month, we will use the U.S. Prime Rate published on the business day prior to the 15th. 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 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 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.