

Effective date: 10 September 2023¹

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Azure: 0.00% introductory APR for twelve (12) months.* After that, the APR will be 16.15%–17.99% ² and will vary with the market based on the Prime Rate. ³ Elite: 0.00% introductory APR for six (6) months.* After that, the APR will be 15.15%–17.24% ⁴ and will vary with the market based on the Prime Rate. ³
APR for Balance Transfers	16.15%–17.99% ² for Azure. This APR will vary with the market based on the Prime Rate. ³ 15.15%–17.24% ⁴ for Elite. This APR will vary with the market based on the Prime Rate. ³
APR for Cash Advances	16.15%–17.99% ² for Azure. This APR will vary with the market based on the Prime Rate. ³ 15.15%–17.24% ⁴ for Elite. This APR will vary with the market based on the Prime Rate. ³
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. ⁵
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about the factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: consumerfinance.gov/learnmore

Fees	
Annual Fee	None for Azure. \$50.00 for Elite.
Transaction Fees <ul style="list-style-type: none"> ■ Cash Advance ■ Foreign Transaction ■ Balance Transfer 	\$5.00 or 2.00% of the transaction amount, whichever is greater. None for Elite. Azure: 1.00% of any transaction conducted outside the US with or without currency exchange. This fee also applies to transactions made in the US with a foreign merchant (such as through a merchant's website). \$5.00 or 2.00% of balance transfer amount, whichever is greater.
Penalty Fees <ul style="list-style-type: none"> ■ Late Payment ■ Returned Payment 	\$10.00 \$25.00

How we will calculate your balance:

We use a method called 'average daily balance' (including new purchases).

Billing rights:

Information on your right to dispute transactions and how to exercise those rights is in your UNFCU credit card agreement.

*Introductory rates are only available to new UNFCU credit card accounts. Upgrades from Azure are not eligible for introductory rates.

1. The information in this disclosure is accurate as of 10 September 2023, but may have changed after that date. To find out what may have changed, contact us using the contact information listed on: unfcu.org/contact
2. Azure cardholders who applied for a credit card prior to 31 August 2021 will have an APR of 16.15%. Azure cardholders who apply for a credit card on or after 31 August 2021 will have an APR of 17.99%.
3. Your actual APR may be lower than the US Prime plus margin if the rate is subject to regulatory limits.
4. Elite cardholders who applied for a credit card prior to 31 August 2021 will have an APR of 15.15%. Elite cardholders who apply for a credit card on or after 31 August 2021 will have an APR of 17.24%.
5. We charge interest (unless the grace period applies) from the date of the transaction until the date you pay us back. There is no grace period for cash advances or balance transfers.