

Effective date: 10 January 2018¹

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Azure and UNA-USA: 5.90% introductory APR for six (6) months. * After that the APR will be 12.15% and will vary with the market based on the Prime Rate. Elite: 0.00% introductory APR for six (6) months. * After that the APR will be 11.15% and will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.15% for Azure and UNA-USA. This APR will vary with the market based on the Prime Rate. 11.15% for Elite. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.15% for Azure and UNA-USA. This APR will vary with the market based on the Prime Rate. 11.15% for Elite. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on purchases, cash advances, and balance transfers on the transaction date until they are paid. However, we will not charge you interest on purchases if you pay your entire balance by the due date each month. ²
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 http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee	None for Azure and UNA-USA \$50.00 for Elite
Transaction Fees <ul style="list-style-type: none"> ▪ Cash Advance ▪ Foreign Transaction 	\$5.00 or 2.00% of the transaction amount, whichever is greater. None for Elite. Azure and UNA-USA: 1.00% of transaction in US dollars with currency conversion, 0.80% without currency conversion.
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 and UNA-USA are not eligible for introductory rates.

 1. The information in this disclosure is accurate as of 10 January 2018, but may have changed after that date. To find out what may have changed, contact us using the contact information listed on www.unfcu.org/contact.

2. 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.