Effective date: **10 March 2020**

### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Rate Details</th>
</tr>
</thead>
</table>
| **Annual Percentage Rate (APR)**     | **Azure:** 5.90% introductory APR for six (6) months.* After that the APR will be 11.90% 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 10.90% and will vary with the market based on the Prime Rate. |
| **APR for Balance Transfers**        | 11.90% for Azure. This APR will vary with the market based on the Prime Rate.  
**Elite:** 10.90% for Elite. This APR will vary with the market based on the Prime Rate. |
| **APR for Cash Advances**             | 11.90% for Azure. This APR will vary with the market based on the Prime Rate.  
**Elite:** 10.90% 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.  

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### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee Details</th>
</tr>
</thead>
</table>
| **Annual Fee**    | **None** for Azure.  
**$50.00** for Elite. |
| **Transaction Fees** |  
- **Cash Advance**: $5.00 or 2.00% of the transaction amount, whichever is greater.  
- **Foreign Transaction**: None for Elite.  
  Azure: 1.00% of any transaction conducted outside the US with or without currency exchange. |
| **Penalty Fees**   |  
- **Late Payment**: $10.00  
- **Returned Payment**: $25.00 |

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<table>
<thead>
<tr>
<th>How we will calculate your balance:</th>
<th>We use a method called “average daily balance” (including new purchases).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billing rights:</td>
<td>Information on your right to dispute transactions and how to exercise those rights is in your UNFCU credit card agreement.</td>
</tr>
</tbody>
</table>

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*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 March 2020, 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.