### Interest Rates and Interest Charges

<table>
<thead>
<tr>
<th></th>
<th>Azure:</th>
<th>Elite:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td><em><em>0.00% introductory APR for twelve (12) months.</em> After that, the APR will be 14.65%–16.74%2 and will vary with the market based on the Prime Rate.</em>*</td>
<td><em><em>0.00% introductory APR for six (6) months.</em> After that, the APR will be 13.65%–15.74%3 and will vary with the market based on the Prime Rate.</em>*</td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td><strong>14.65%–16.74%2</strong> for Azure. This APR will vary with the market based on the Prime Rate.</td>
<td><strong>13.65%–15.74%3</strong> for Elite. This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td><strong>14.65%–16.74%2</strong> for Azure. This APR will vary with the market based on the Prime Rate.</td>
<td><strong>13.65%–15.74%3</strong> for Elite. This APR will vary with the market based on the Prime Rate.</td>
</tr>
</tbody>
</table>

### Fees

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<thead>
<tr>
<th><strong>Annual Fee</strong></th>
<th>None for Azure. $50.00 for Elite.</th>
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</table>

#### Transaction Fees
- **Cash Advance**: $5.00 or 2.00% of the transaction amount, whichever is greater.
- **Foreign Transaction**: None for Elite.
- **Balance Transfer**: Azure: 1.00% of any transaction conducted outside the US with or without currency exchange. $5.00 or 2.00% of balance transfer amount, whichever is greater.

#### Penalty Fees
- **Late Payment**: $10.00
- **Returned Payment**: $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.

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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 December 2022, 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 14.65%. Azure cardholders who apply for a credit card on or after 31 August 2021 will have an APR of 16.74%.
3. Elite cardholders who applied for a credit card prior to 31 August 2021 will have an APR of 13.65%. Elite cardholders who apply for a credit card on or after 31 August 2021 will have an APR of 15.74%.
4. 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.