

Interest Rates and Interest Charges	
Interest Rates and Interest Charges Annual Percentage Rate (APR) for Purchases	<b>11.90%</b>
APR For Balance Transfers	<b>11.90%</b> <b>Notice Regarding Interest Rate Charges:</b> During the introductory period we will apply your payments to transferred balances before we apply them to any purchases you make. You will be charged interest on all purchases until your entire balance has been paid off completely; including transferred balances.
APR for Cash Advance	<b>11.90%</b>
Penalty Pricing and When It applies	There is no Penalty Rate for your Account.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$ 0.50
Grace Period on Purchases	No finance charge if the payment is received within 25 days of the billing on purchases. No grace period is extended on cash advances or balance transfers.
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: <a href="https://www.consumerfinance.gov/learnmore">https://www.consumerfinance.gov/learnmore</a>
Security	This credit card is secured by funds on deposit with Unite Credit Union.

Fees	
Annual Fee	None
<b>Transaction fees</b> <ul style="list-style-type: none"> <li><b>Cash Advance Fee</b></li> <li><b>Balance Transfer</b></li> <li><b>Foreign Transaction</b></li> </ul>	Non ATM Cash Advance: Either \$2.00 or 2.000% of the amount of each transfer, whichever is greater (Maximum Fee \$18.00) ATM Cash Advance: \$2.00 None 1% of each Foreign Transaction in U.S. Dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li><b>Late Payment</b></li> <li><b>Over The Credit Limit</b></li> <li><b>Returned Payment</b></li> </ul>	<b>Up to \$15.00 after a 10 day grace period</b> <b>NONE</b> <b>Up to \$18.00</b>
<b>Other Fees</b> <ul style="list-style-type: none"> <li><b>Card Replacement Fee</b></li> <li><b>PIN Replacement Fee</b></li> </ul>	<b>Up to \$10</b> <b>Up to \$5</b>

**How We Will Calculate Your Balance:** The method is explained in the cardholder agreement.

**Billing Rights:** Information on your Rights To Dispute Transactions is provided in the cardholder agreement

**Periodic Rates:** Is explained in the cardholder agreement.