

IMPORTANT DISCLOSURE INFORMATION - UNITY ONE CREDIT UNION VISA® GOLD CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.90%*
Other APRs for Balance Transfers and Cash Advances	7.90%*
Penalty APR and when it Applies	18.00%* This APR may be applied to your account if you: - Make a late payment How long will the Penalty APR Apply? If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
Method of Computing the Balance for Purchases	Average Daily Balance (including new transactions)
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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	NONE
Transaction Fees - Balance Transfer - Cash Advance	NONE NONE. Interest accrues from date cash advance is made.
Penalty Fees - Late Payment - Returned Payment	Up to \$20.00 (applies if more than 5 days late) Up to \$25.00

How we will Calculate Your Balance. We will use a method called "average daily balance" (including new purchases). We may charge the rates, fees, and terms of your card agreement from time to time as permitted by law. We will give you advance notice of the changes and a right to opt out to the extent required by law.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

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**Penalty Rate: If you are thirty (30) or more days delinquent in making payments three times in a twelve (12) month period, the APR on your account will increase to the penalty rate of 18%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

NON-SUFFICIENT FUNDS FEE: A Non-Sufficient Funds fee of \$25 will be charged to your account for any check returned unpaid. We will charge you this fee the first time any payments returned unpaid, even if paid upon resubmission.

LOST/STOLEN CARDS: if you notify us verbally by calling (800) 325-3678 or in writing at VISA Customer Service - Credit Card Security Dept., PO Box 30495, Tampa, FL, 33630, within two (2) business days of a loss, theft, or possible unauthorized use of your card, you will not be liable for any unauthorized purchases.

TRAVEL ACCIDENT INSURANCE: Travel Accident Insurance of up to \$500,000 for Gold and up to \$250,000 for Classic. Starter and Savings Secured available only charges for a common carrier tickets are made to a Unity One VISA Credit Card.

ADDITIONAL SECURITY: If I have other loans with you, now or in the future, collateral securing those loans may also secure my obligations under this Agreement. I understand that I should read any security agreement I sign in order to determine if the collateral also secures my obligations under this Agreement and any other agreements I have with you.

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IMPORTANT DISCLOSURE INFORMATION - UNITY ONE CREDIT UNION VISA® CLASSIC CREDIT CARD

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Other APRs for Balance Transfers and Cash Advances	11.90%*
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