

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

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>11.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>11.90%*</b>
Penalty APR and when it Applies	<p><b>18.00%**</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
Annual Fee	<b>\$10</b>
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p><b>NONE</b></p> <p><b>NONE.</b> Interest accrues from date cash advance is made.</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$20.00</b> (applies if more than 5 days late)</p> <p>Up to <b>\$25.00</b></p>

**How we will Calculate Your Balance.** We will use a method called "average daily balance" (including new purchases.) We may change 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.

**Effective Date.** The information about the cost of the card described in this application is accurate as of **April 19, 2021**. This information may have changed after that date. To find out what may have changed, contact the Credit Union by calling (800) 628-5517.

**NOTICE: READ AND RETAIN THIS VISA CARD AGREEMENT AND DISCLOSURE FOR FUTURE REFERENCE.** New York Residents: We may obtain your credit report in connection with this extension of credit and subsequently for updates, collection or other legitimate purposes associated with extension of the credit. Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law. Vermont Residents: By responding to this offer of credit, you consent to our obtaining your credit report in connection with the extension of credit, and subsequent credit reports for the purpose of reviewing the account, increasing the credit line, taking collection action or other legitimate purposes associated with your account. Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect the Credit Union's interest unless prior to the time credit is granted, the Credit Union is furnished with a copy of the agreement, statement of court order, or has actual knowledge of the provision.

**\*Rates quoted as APR, Annual Percentage Rate.** Your precise rate will depend on your credit worthiness. You must qualify for the lowest rate. Contact the Credit Union for the current rate you qualify for.

**\*\*Penalty Rate:** If you are thirty (30) or more days delinquent in making payments three times in a calendar year, or one time delinquent for sixty (60) days or more, the APR on your account will increase to the penalty rate of 18.00%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

**MILITARY LENDING APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.)

**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 when charges for a common carrier's 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.

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

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>13.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>13.90%*</b>
Penalty APR and when it Applies	<p><b>18.00%**</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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)
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<b>Fees</b>	
Annual Fee	<b>\$10</b>
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p><b>NONE</b></p> <p><b>NONE.</b> Interest accrues from date cash advance is made.</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$20.00</b> (applies if more than 5 days late)</p> <p>Up to <b>\$25.00</b></p>

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**\*Rates quoted as APR, Annual Percentage Rate.** Your precise rate will depend on your credit worthiness. You must qualify for the lowest rate. Contact the Credit Union for the current rate you qualify for.

**\*\*Penalty Rate:** If you are thirty (30) or more days delinquent in making payments three times in a calendar year, or one time delinquent for sixty (60) days or more, the APR on your account will increase to the penalty rate of 18.00%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

**MILITARY LENDING APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.)

**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 when charges for a common carrier's 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.

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

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Annual Percentage Rate (APR) for Purchases	<b>15.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>15.90%*</b>
Penalty APR and when it Applies	<p><b>18.00%**</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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)
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<b>Fees</b>	
Annual Fee	<b>\$10</b>
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p><b>NONE</b></p> <p><b>NONE.</b> Interest accrues from date cash advance is made.</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$20.00</b> (applies if more than 5 days late)</p> <p>Up to <b>\$25.00</b></p>

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**NOTICE: READ AND RETAIN THIS VISA CARD AGREEMENT AND DISCLOSURE FOR FUTURE REFERENCE.** New York Residents: We may obtain your credit report in connection with this extension of credit and subsequently for updates, collection or other legitimate purposes associated with extension of the credit. Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law. Vermont Residents: By responding to this offer of credit, you consent to our obtaining your credit report in connection with the extension of credit, and subsequent credit reports for the purpose of reviewing the account, increasing the credit line, taking collection action or other legitimate purposes associated with your account. Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect the Credit Union's interest unless prior to the time credit is granted, the Credit Union is furnished with a copy of the agreement, statement of court order, or has actual knowledge of the provision.

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**\*\*Penalty Rate:** If you are thirty (30) or more days delinquent in making payments three times in a calendar year, or one time delinquent for sixty (60) days or more, the APR on your account will increase to the penalty rate of 18.00%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

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**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 when charges for a common carrier's 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.

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

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>17.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>17.90%*</b>
Penalty APR and when it Applies	<b>18.00%**</b> This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> 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)
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<b>Fees</b>	
Annual Fee	<b>\$10</b>
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<b>NONE</b> <b>NONE.</b> Interest accrues from date cash advance is made.
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$20.00</b> (applies if more than 5 days late) Up to <b>\$25.00</b>

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**MILITARY LENDING APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.)

**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.

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**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 when charges for a common carrier's 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.

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

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>7.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>7.90%*</b>
Penalty APR and when it Applies	<p><b>18.00%**</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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<b>Fees</b>	
Annual Fee	NONE
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p>NONE</p> <p>NONE. Interest accrues from date cash advance is made.</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$20.00</b> (applies if more than 5 days late)</p> <p>Up to <b>\$25.00</b></p>

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

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>8.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>8.90%*</b>
Penalty APR and when it Applies	<b>18.00%**</b> This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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<b>Fees</b>	
Annual Fee	NONE
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	NONE NONE. Interest accrues from date cash advance is made.
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	Up to <b>\$20.00</b> (applies if more than 5 days late) Up to <b>\$25.00</b>

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**\*Rates quoted as APR, Annual Percentage Rate.** Your precise rate will depend on your credit worthiness. You must qualify for the lowest rate. Contact the Credit Union for the current rate you qualify for.

**\*\*Penalty Rate:** If you are thirty (30) or more days delinquent in making payments three times in a calendar year, or one time delinquent for sixty (60) days or more, the APR on your account will increase to the penalty rate of 18.00%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

**MILITARY LENDING APR:** Effective October 1, 2017, Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account.)

**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 when charges for a common carrier's 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.

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

## Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>9.90%*</b>
Other APRs for Balance Transfers and Cash Advances	<b>9.90%*</b>
Penalty APR and when it Applies	<p><b>18.00%**</b></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>• Make a late payment</li> </ul> <p><b>How long will the Penalty APR apply?</b> If your APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.</p>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
<b>Fees</b>	
Annual Fee	NONE
Transaction Fees	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p>NONE</p> <p>NONE. Interest accrues from date cash advance is made.</p>
Penalty Fees	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$20.00</b> (applies if more than 5 days late)</p> <p>Up to <b>\$25.00</b></p>

**How we will Calculate Your Balance.** We will use a method called "average daily balance" (including new purchases.) We may change 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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