

UTAH COMMUNITY FEDERAL CREDIT UNION LIFESTYLE CREDIT CARD

RATE & FEE DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	0.00% introductory APR for the first ____ months that your account is open. After that, your APR will be 11.25% to 17.75% based upon your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	18.00%
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
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 Fees	None
Transaction Fees	
• Balance Transfers	None
• Cash Advances	None
• Foreign Transactions	Up to 2% of Transaction Amount
Penalty Fees	
• Late Payment	Up to \$25
• Over-the-Credit Limit	None
• Returned Payment	Up to \$25

How we calculate your balance: We use a method called “daily balance (including new purchases).”

You may not qualify for the lowest APRs disclosed above. We will, in our discretion, periodically determine your APR by reviewing your credit report, information you provide on your application, and other relevant information available to us.

How we will calculate your variable APRs: Your non-introductory APR for purchases and balance transfers is subject to change and will be calculated each calendar month by adding a “margin” to the U.S. Prime Rate published in the Wall Street Journal on the 15th day of the previous month. The margin for purchase and balance transfer balances is 3.50% to 10.00%. If the U.S. Prime Rate is not in the Wall Street Journal on the 15th of any given month, we will use the U.S. Prime Rate on the next business day after the 15th. If the U.S. Prime Rate Index is discontinued or becomes unreliable for any reason, whether temporarily or permanently, we may select a substitute index that in our sole discretion is similar to the U.S. Prime Rate.

How we will calculate your minimum monthly payment: We will calculate your minimum monthly payment as: (1) any past-due amounts; PLUS (2) any fees we have billed you on the periodic statement; PLUS (3) any amount that exceeds your credit limit; PLUS (4) the larger of: (a) \$25 (or total amount you owe if less than \$25); or (b) 2.5% of the new balance. We may increase or otherwise change your minimum monthly payment by providing 45-days of advance notice and you agree to pay the new minimum monthly payment if we make any change.

Billing Rights: Information on your rights to dispute transactions and how to dispute transactions is provided in your credit card account agreement.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: If you are a Wisconsin resident and married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under 766.59 of the Wisconsin Statutes, or a court decree under 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decrees or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.