

**Platinum
Rewards**
**Cash Back
Rewards**
**Classic &
Secured¹**
Interest Rates and Interest Charges

 Annual Percentage
Rates (APRs) for
Purchases

12.24% - 18.00%
14.49% - 23.99%
14.24% - 18.00%

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

 Annual Percentage
Rates (APRs) for
Cash Advances

12.24% - 18.00%
16.49% - 25.99%
14.24% - 18.00%

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

 Annual Percentage
Rates (APRs) for
Balance Transfers

12.24% - 18.00%
14.49% - 23.99%
14.24% - 18.00%

When you open your account, the applicable APR is based on creditworthiness. After that, your APR will vary with the market based on the Prime Rate.

Penalty APR

None

None

None

 How to Avoid
Paying Interest on
Purchases

Your due date is approximately 25 days after the close of each billing cycle. We will not charge any interest on the portion of the purchase balance that you pay by the due date each month.

 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:
<http://www.consumerfinance.gov/learnmore>.

Fees

 Transaction Fees:
Cash Advance

None

None

None

 Transaction Fees:
Foreign Transaction

 Up to 2% of the US
dollar amount of the
foreign transaction

None

 Up to 2% of the US
dollar amount of the
foreign transaction

Annual Fee

None

None

None

Late Payment Fee

\$20

\$20

\$20

 Other Important
Information

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

¹ Collateral is required for Secured Credit Cards.

Visit our Virtual Branch at unitusccu.com or contact a Loan Underwriter at 503-423-8770 for more information about credit cards.