



**UNIFY**  
FINANCIAL CREDIT UNION

877.254.9328  
UnifyFCU.com

**APPLICATION AND  
SOLICITATION DISCLOSURE**



**VISA CLASSIC/VISA GOLD/VISA PLATINUM/VISA  
SECURED/ENGAGE REWARDS VISA SIGNATURE**

**Interest Rates and Interest Charges**

	<b>Visa Classic</b>	<b>Visa Gold</b>	<b>Visa Platinum</b>	<b>Visa Secured</b>	<b>Engage Rewards Visa Signature</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Fixed</b> <b>7.24% to 13.99%</b> Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.24% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Variable</b> <b>9.49% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p><b>Fixed</b> <b>6.24% to 13.99%</b> Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>10.24% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Variable</b> <b>9.24% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p><b>Fixed</b> <b>5.49% to 13.74%</b> Introductory APR, for qualifying members, for a period of six billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>9.49% to 17.74%</b>, based on your creditworthiness.</p> <p><b>Variable</b> <b>8.99% to 15.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p><b>Fixed</b> <b>11.49%</b></p>	<p><b>Variable</b> <b>10.99% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>

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<b>APR for Balance Transfers</b>	<p align="center"><b>Fixed</b> <b>7.24% to 13.99%</b></p> <p>Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.24% to 17.99%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>9.49% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>6.24% to 13.99%</b></p> <p>Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>10.24% to 17.99%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>9.24% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>5.49% to 13.74%</b></p> <p>Introductory APR, for qualifying members, for a period of 12 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>9.49% to 17.74%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>8.99% to 15.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>11.49%</b></p>	<p align="center"><b>Variable</b> <b>10.99% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p align="center"><b>Fixed</b> <b>11.24% to 17.99%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>9.49% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>10.24% to 17.99%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>9.24% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>9.49% to 17.74%</b>, based on your creditworthiness.</p> <p align="center"><b>Variable</b> <b>8.99% to 15.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p align="center"><b>Fixed</b> <b>11.49%</b></p>	<p align="center"><b>Variable</b> <b>10.99% to 17.49%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases</b>		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.			
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>		<b>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>Set-up and Maintenance Fees</b> - Account Set-up Fee - Program Fee - Participation Fee	<b>None</b> <b>None</b> <b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>None</b> <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$25.00</b> <b>None</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: January 1, 2022.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**Fixed Rate Cards:**

For Visa Classic Fixed Rate, Visa Gold Fixed Rate, Visa Platinum Fixed Rate, and Visa Secured Fixed Rate cards, your rate will not change for 12 months from account opening. You will receive notification of any subsequent change in rate as required by law.

**For California Borrowers, the Visa Secured card is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$20.00 or the amount of the returned convenience check, whichever is less.

Card or PIN Replacement Fee:

\$5.00.

Document Copy Fee:

\$1.00 per page.

Rush Fee:

\$20.00.

Statement Copy Fee:

\$1.00 per document.

Courtesy Check Stop Payment:

\$15.00 per check.

**UNIFY Financial Federal Credit Union doing business as UNIFY Financial Credit Union.**

