



University Federal Credit Union
PO BOX 9350, Austin, Texas 78766
512-467-8080 or 800-252-8311
www.ufcu.org

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of July 22, 2022. You can contact us toll free at (800) 252-8311 or the address above to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Visa Platinum Great Rate®	Visa Platinum Travel & Rewards®	Visa Platinum Cash Back®	Great Rate Visa® Secured Card
Annual Percentage Rate (APR) for Purchases, Cash Advances, and Balance Transfers	9.49% - 17.90% depending on your credit history.	13.90% - 17.90% depending on your credit history.	14.90% - 17.90% depending on your credit history.	9.49%
Penalty APR and When It Applies	17.90% This APR may be applied to your account if you: <ol style="list-style-type: none"> 1. Make a payment that is late 60 days or more; or 2. Make a payment that is returned and causes your account to be 60 days past due. How Long Will the Penalty APR Apply? If we increase your APRs due to a late payment, we may keep them at this higher level on existing and new balances until you make six consecutive on-time minimum payments. If we increase your APRs for any other reason, we may keep them at this higher level on new balances indefinitely.			
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases or balance transfers if you pay your entire new purchase or balance transfer balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.			
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:

Fees to Open or Maintain your Account	
• Annual Fee:	• None
• Application Fee:	• None
Transaction Fees	
• Balance Transfer:	• None
• Cash Advance:	• \$5.00 or 1% of the amount of each cash advance, whichever is greater
• Foreign Transaction:	• 1% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment:	• Up to \$25.00 if your payment is late 3 days or more
• Over-the-Credit Limit:	• None
• Returned Payment:	• Up to \$20.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."