

<b>Platinum Rewards</b>	<b>Cash Back Rewards</b>	<b>Classic &amp; Secured<sup>1</sup></b>
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**Interest Rates and Interest Charges**

Annual Percentage Rates (APRs) for Purchases	<b>12.49% - 18.00%</b>	<b>14.49% - 23.99%</b>	<b>14.49% - 18.00%</b>
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	<b>12.49% - 18.00%</b>	<b>16.49% - 25.99%</b>	<b>14.49% - 18.00%</b>
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	<b>12.49% - 18.00%</b>	<b>14.49% - 23.99%</b>	<b>14.49% - 18.00%</b>
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		

**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.

<sup>1</sup>Collateral is required for Secured Credit Cards.

Visit our Virtual Branch at [unitusccu.com](http://unitusccu.com) or contact a Loan Underwriter at 503-423-8770 for more information about credit cards.