UKRAINIAN FEDERAL CREDIT UNION
УКРАЇНСЬКА ФЕДЕРАЛЬНА КРЕДИТНА СПІЛКА
824 E RIDGE RD ROCHESTER, NY 14621 | 877.968.7828 | www.ukrainianfcu.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

UFCU EVERYDAY REWARDS VISA/PREMIER RATE VISA/ELITE SIGNATURE VISA/SECURED VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**UFCU Everyday Rewards Visa** **13.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Premier Rate Visa** **11.50% to 15.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Elite Signature Visa** **14.50% to 17.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Visa** **13.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	**UFCU Everyday Rewards Visa** **13.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Premier Rate Visa** **11.50% to 15.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Elite Signature Visa** **14.50% to 17.50%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Visa** **13.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**UFCU Everyday Rewards Visa** **14.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Premier Rate Visa** **12.50% to 16.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Elite Signature Visa** **15.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Secured Visa** **14.50% to 18.00%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Penalty APR and When it Applies	**UFCU Everyday Rewards Visa** **18.00%** **Premier Rate Visa** **18.00%** **Elite Signature Visa** **18.00%** **Secured Visa** **18.00%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	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.
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 Fee - Annual Fee	 **None**
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$10.00** or **1.00%** of the amount of each cash advance, whichever is greater **2.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$35.00** **None** Up to **$27.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Promotional Period for Introductory APR:
The 2024 balance transfer promotion expired.

Loss of Introductory APR:
We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Effective Date:
The information about the costs of the card described in this application is accurate as of: 10/31/2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the UFCU Everyday Rewards Visa, Premier Rate Visa, Elite Signature Visa and Secured Visa are secured credit cards. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:
Late Payment Fee:
$27.00 or the amount of the required minimum payment, whichever is less, if You are 5 or more days late in making a payment. In the event You fail to make a payment on time, You will be charged $35.00 or the amount of the required minimum payment, whichever is less until you make one payment by the payment due date.

Cash Advance Fee (Finance Charge):
$10.00 or 1.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$27.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$20.00.

Rush Fee:
$39.00.

Statement Copy Fee:
$1.00.