



UNITED COMMUNITY BANK

United Community Bank Visa® Credit Card Interest Rates and Interest Charges		
	Everyday Points Visa Credit Card	Visa Classic Credit Card
Annual Percentage Rate (APR) for Purchases	12.24%-22.24% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*. 0% Introductory APR for 7 months from the date your account is opened.	11.24%-21.24% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*. 0% Introductory APR for 13 months from the date your account is opened.
APR for Balance Transfers	12.24%-22.24% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*. 0% Introductory APR for 7 months from the date your account is opened.	11.24%-21.24% after the promotional period. This APR is based on your creditworthiness and will vary with the market based on the Prime Rate*. 0% Introductory APR for 13 months from the date your account is opened.
APR for Cash Advances	24.24% after the promotional period. This APR will vary with the market based on the Prime Rate*. 0% Introductory APR for 7 months from the date your account is opened.	24.24% after the promotional period. This APR will vary with the market based on the Prime Rate*. 0% Introductory APR for 13 months from the date your account is opened.
Paying Interest	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. Please note that interest will be charged on cash advances beginning on the date the advance is posted to the 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		
Annual Fees	None	
Transaction Fees	<ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$150) • Either \$10 or 3% of the amount of each advance, whichever is greater (maximum fee: \$150) • Up to 1% of each transaction in U.S. dollars 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$25 • Over-the-credit-limit None • Returned Payment Up to \$24.95 	

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your Account Agreement disclosure for further information regarding how we calculate your balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement disclosure.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become 30 days or more past due.

How We Will Calculate Your Variable APRs: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate* (which may vary) added to the margin (which does not change). The Prime Rate* is published in the Money Rates section of The Wall Street Journal. The APR may increase or decrease each month if the Prime Rate* changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If The Wall Street Journal stops publishing the Prime Rate*, we will select a similar reference rate.

***Prime Rate:** Variable APRs are based on the **5.50%** Prime Rate as of January 22, 2019.

Purchase APR: For purchase transactions, we add a Margin of **5.74%-16.74%** to the Prime Rate of **5.50%**.

The Purchase APR may increase or decrease each month Prime Rate changes.

Balance Transfer APR: For Balance Transfer transactions, we add a Margin of **5.74%-16.74%** to the Prime Rate of **5.50%**. The Balance Transfer APR may increase or decrease each month if the Prime Rate changes.

Cash APR: For Cash transactions, we add a Margin of **18.74%** to the Prime Rate of **5.50%**. The Cash APR may increase or decrease each month if the Prime Rate changes.

- Updated February 2019.
- Please call 1-844-637-2411 for changes that may have occurred after printing.
- Cards are issued by United Community Bank. Member FDIC and an Equal Housing Lender