



UNITED COMMUNITY BANKS

Visa® Credit Card Interest Rates and Interest Charges

	Everyday Points Visa Credit Card <i>(incl. Farm & Home Supply Visa Card)</i>	Classic Visa Credit Card	Business Visa Credit Card
Annual Percentage Rate (APR) for Purchases	13.74%-23.74% 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.	12.74%-22.74% 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.	15.74%-23.74% 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 6 months from the date your account is opened.
APR for Balance Transfers	13.74%-23.74% 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.	12.74%-22.74% 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.	15.74%-23.74% 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 6 months from the date your account is opened.
APR for Cash Advances	25.74% 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.	25.74% 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.	25.74% after the promotional period. This APR will vary with the market based on the Prime Rate*. 0% Introductory APR for 6 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 • Balance Transfer • Cash Advance • Foreign 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 • Late Payment • Over-the-credit-limit • Returned Payment	<ul style="list-style-type: none"> • Up to \$25 • None • 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 standard APR if you become 30 days or more past due.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of The Wall Street Journal two business days (not weekends or federal holidays) before the closing date shown on your billing statement. 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 **7.00%** Prime Rate as of December 2, 2022.

Purchase APR: For purchase transactions, we add a Margin of **5.74%-16.74%** to the Prime Rate of **7.00%**.

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 **7.00%**.

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 **7.00%**. The Cash APR may increase or decrease each month if the Prime Rate changes.

- Updated December 2022.
- 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