



**UNITED COMMUNITY BANKS**

**Visa® Credit Card Interest Rates and Interest Charges**

	<b>Everyday Points Visa Credit Card</b>	<b>Classic Visa Credit Card</b>	<b>Business Visa Credit Card</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> Introductory APR for 7 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>13.74% - 23.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 13 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>12.74% - 22.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 6 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>15.74% - 23.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>0.00%</b> Introductory APR for 7 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>13.74% - 23.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 13 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>12.74% - 22.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 6 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>15.74% - 23.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>0.00%</b> Introductory APR for 7 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>25.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 13 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>25.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>	<p><b>0.00%</b> Introductory APR for 6 months from the date your account is opened.</p> <p>After that, your standard APR will be <b>25.74%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.</p>
<b>Paying Interest</b>	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. We will begin charging interest on cash advances beginning on the date the advance is posted to the account.		
<b>Minimum Interest Charge</b>	<b>None</b>		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="https://www.consumerfinance.gov/learnmore/">https://www.consumerfinance.gov/learnmore/</a>		
<b>Fees</b>			
<b>Annual Fees</b>	<b>None</b>		
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Balance Transfer Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: <b>\$150</b>)</li> <li>• Cash Advance Either <b>\$10</b> or <b>3%</b> of the amount of each advance, whichever is greater (maximum fee: <b>\$150</b>)</li> <li>• Foreign Fees Up to <b>1%</b> of each transaction in U.S. dollars</li> </ul>		
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• Late Payment Up to <b>\$25</b></li> <li>• Over-the-credit-limit <b>None</b></li> <li>• Returned Payment <b>None</b></li> </ul>		

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

**How We Will Calculate Your Variable APRs:** Variable Rates are calculated by adding an index and a margin. The Index is the highest Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the 10<sup>th</sup> day of each month. If the 10<sup>th</sup> falls on a day the *Wall Street Journal* does not publish, we will identify the Prime Rate published on the last publishing day preceding the 10<sup>th</sup> day of the month. The margin is the percentage we add to the Index to calculate the APR. As of 01/01/2026, the index was 7.00%. After your account is opened, changes to the Index will cause a corresponding change to your variable rate.

- Updated January 1, 2026. This information is accurate as of this date and is subject to change after this date.
- 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.