

Platinum Rewards Visa Card						
INTEREST RATES AND INTEREST CHARGES						
Credit Score	740 +	739 to 700	699 to 660	659 to 610	609 to 560	559 or below
Annual Percentage Rates (APRs) for Purchases	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Cash Advances	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Balance Transfers	7.99%	10.49%	10.99%	11.99%	13.49%	15.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Penalty APR	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 purchases 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 at http://www.consumerfinance.gov/learnmore .					
FEES						
Annual Fee	None					
Transaction Fees	Cash Advance	None				
	ATM Fees	\$2 for withdrawal at Non-Unitus or Non CO-OP ATM				
	Foreign Transaction	Up to 2% of the US dollar amount of the foreign transaction				
Penalty Fees	Late Payment	\$20				
How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.						
Classic & Secured Visa Card						
INTEREST RATES AND INTEREST CHARGES						
Credit Score	740 +	739 to 700	699 to 660	659 to 610	609 to 560	559 or below
Annual Percentage Rates (APRs) for Purchases	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Cash Advances	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Annual Percentage Rates (APRs) for Balance Transfers	9.99%	12.49%	12.99%	13.99%	15.49%	17.49%
	When you open your account, the applicable APR is based on creditworthiness. After that, your APR will be calculated by adding a margin to the Prime Rate.*					
Penalty APR	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 purchases 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 at http://www.consumerfinance.gov/learnmore .					
FEES						
Annual Fee	None					
Transaction Fees	Cash Advance	None				
	ATM Fees	\$2 for withdrawal at Non-Unitus or Non CO-OP ATM				
	Foreign Transaction	Up to 2% of the US dollar amount of the foreign transaction				
Penalty Fees	Late Payment	\$20				
How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). See your account agreement for more details.						

Additional Information

Variable Rate Information:* The index used to determine the U.S. Prime Rate is published in The Wall Street Journal (Western Edition) on the third (3rd) Tuesday of March, June, September, and December of each calendar year. If the third (3rd) Tuesday is a holiday, we will use the Prime Rate published the next day. If more than one Prime Rate is published we may choose the highest rate. If The Wall Street Journal (Western Edition) ceases publication or ceases to publish the Prime Rate, we reserve the right to use the Prime Rate published in any other newspaper of general circulation, or we may substitute a similar reference at our sole discretion. We may change the above rates, fees, and other cost information at any time in accordance with applicable law, along with the applicable Credit Account Agreement and Disclosure, that will be sent to you.

Margins for APR's:

Platinum Rewards Visa Card - 4.74%, 7.24%, 7.74%, 8.74%, 10.74% and 12.24% respectively.

Classic & Secured Visa Cards - 6.74%, 9.24%, 9.74%, 10.74%, 12.24% and 14.24% respectively.

We reserve the right to amend the Visa Credit Card Agreement as permitted by law. The above rates and fees are current as of 09/04/2014