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IMPORTANT DISCLOSURE INFORMATION - UNITY ONE CREDIT UNION VISA® GOLD CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	7.90%*
Other APRs for Balance Transfers and Cash Advances	7.90%*
Penalty APR and when it Applies	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 APR is increased, the Penalty Rate APR will apply until you make six (6) 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 do not charge you interest on purchases if you pay your entire balance by the due date each month.
Method of Computing the Balance for Purchases	Average Daily Balance (including new transactions)
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 - Balance Transfer - Cash Advance Penalty Fees - Late Payment - Returned Payment	NONE NONE. Interest accrues from date cash advance is made. Up to \$20.00 (applies if more than 5 days late) Up to \$25.00

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.90% *
Other APRs for Balance Transfers and Cash Advances	8.90% *
Penalty APR and when it Applies	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 APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.
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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% *
Other APRs for Balance Transfers and Cash Advances	9.90% *
Penalty APR and when it Applies	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 APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.
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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	11.90%*
Other APRs for Balance Transfers and Cash Advances	11.90%*
Penalty APR and when it Applies	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 APR is increased, the Penalty Rate APR will apply until you make six (6) consecutive minimum payments when due.
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How we will Calculate Your Balance. We will use a method called "average daily balance" (including new purchases). We may change the rates, fees, and terms of your card agreement from time to time as permitted by law. We will give you advance notice of the changes and a right to opt out to the extent required by law.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement. **How we will Calculate Your Balance.** We will use a method called "average daily balance" (including new purchases). We may change the rates, fees, and terms of your card agreement from time to time as permitted by law. We will give you advance notice of the changes and a right to opt out to the extent required by law.

Effective Date. The information about the cost of the card described in this application is accurate as of March 23, 2011. This information may have changed after that date. To find out what may have changed, contact the Credit Union by calling (800) 628-5517.

NOTICE: READ AND RETAIN THIS VISA CARD AGREEMENT AND DISCLOSURE FOR FUTURE REFERENCE. **New York Residents:** We may obtain your credit report in connection with this extension of credit and subsequently for updates, collection or other legitimate purposes associated with extension of the credit. **Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers compliance with this law. **Vermont Residents:** By responding to this offer of credit, you consent to our obtaining your credit report in connection with this extension of credit, and subsequent credit reports for the purpose of reviewing the account, increasing the credit line, taking collection action or other legitimate purposes associated with your account. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect the Credit Union's interest unless prior to the time

credit is granted, the Credit Union is furnished with a copy of the agreement, statement of court order, or has actual knowledge of the provision.

*Rates quoted as APR, Annual Percentage Rate. Your precise rate will depend on your credit worthiness. You must qualify for the lowest rate. Contact the Credit Union for the current rate you qualify for.

**Penalty Rate: If you are thirty (30) or more days delinquent in making payments three times in a twelve (12) month period, the APR on your account will increase to the penalty rate of 18%. The Penalty APR will apply until you make six (6) consecutive minimum payments when due.

NON-SUFFICIENT FUNDS FEE: A Non-Sufficient Funds fee of \$25 will be charged to your account for any check returned unpaid. We will charge you this fee the first time any payments returned unpaid, even if paid upon resubmission.

LOST/STOLEN CARDS: if you notify us verbally by calling (800) 325-3678 or in writing at VISA Customer Service - Credit Card Security Dept., PO Box 30495, Tampa, FL, 33630, within two (2) business days of a loss, theft, or possible unauthorized use of your card, you will not be liable for any unauthorized purchases.

TRAVEL ACCIDENT INSURANCE: Travel Accident Insurance of up to \$500,000 for Gold and up to \$250,000 for Classic. Starter and Savings Secured available only charges for a common carrier tickets are made to a Unity One VISA Credit Card.

Banking with Us

Lending Center

Checking Accounts

Savings Accounts

E-Services

Member Discounts

Member Services

Open an Account

Manage Your Account

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Unity One Credit Union has a full-line of products and services to meet your needs. Hassle-free and community-minded, Unity One is the banking solution for any lifestyle.

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This credit union is federally insured by the
NATIONAL CREDIT UNION ADMINISTRATION