

IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of August 1, 2019. You can contact us toll free at 866.255.1004 or 3140 Ivanrest Ave. SW, Grandville, MI 49418 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:			
	Visa Non-Rewards Credit Card	Visa Rewards Credit Card	Cash Back Credit Card
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	8.99% to 24.99% depending on your credit history.	10.99% to 24.99% depending on your credit history.	19.99%
Penalty APR and When it Applies	None		
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.		
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:	
Fees to Open or Maintain your Account • Annual Fee: • Application Fee:	None None
Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction:	None 3% of the amount of each cash advance or \$10.00 , whichever is greater 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to \$27.00 if your payment is late None Up to \$27.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."

See Fee Schedule for other fees including copies, statements, etc.

Cash Back Credit Card Addendum

These Rules govern your participation in First United Credit Union's Visa Cash Back Credit Card Program (also referred to as the "Program"). Your participation in this Program enables you to earn cash back rewards that will be deposited directly into your First United Credit Union account. "We," "us," and "ours" means or refers to this Credit Union. "Cardholder" means an individual who has requested and/or received a Visa Cash Back Credit Card (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. We issue and administer all Cards. Your rewards can be found by accessing your online banking account at www.FirstUnitedCU.org or by contacting us at 616.532.9067. Hours of operation are Monday through Thursday 9:00am-5:00pm and Friday 9:00am-5:30pm ET. We manage and administer the Program. These Rules and Card transactions are also subject to other agreements you may have with us (for example, card, Cardholder agreements).

General

1. The Program is offered at the sole discretion of First United Credit Union. We reserve the right to change these Rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding cash back rewards, or change redemption of outstanding rewards. We do not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules, we, at our sole discretion, reserve the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of cash back rewards earned or redeemed.
5. The Program is void where prohibited by law.
6. We reserve the right to alter the Program and policies and will be the final authority on cash back rewards credits and award qualifications.

Earning Cash Back Rewards

1. Cardholders will earn 1% cash back for every one U.S. dollar (\$1) in eligible net purchases made on their Visa Cash Back Credit Card rounded to the nearest whole dollar.
2. "New Purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from cash back rewards calculation include the following: (a) cash advances, ATM withdrawals, convenience checks, balance transfers, and any PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to the Card account, including late fees and finance charges as outlined in the applicable Cardholder agreement; or (c) tax payments or any unauthorized charges or transactions.
4. Negative cash back rewards will post on a statement if returns or credits exceed purchases.
5. Cash back rewards may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended. If the account is closed by either you or us for any reason, all cash back rewards that have been accumulated by unused will be forfeited immediately.
6. Cash back rewards accrual will begin upon activation of your Card.
7. The amount of cash back rewards a Cardholder can earn in a calendar year is unlimited.
8. Cash back rewards earned will be credited to credit card account on a monthly basis and will be displayed on the monthly statement. Rewards deposited will not bump payment due date or last transaction date. Rewards are deposited onto the Credit Card the last day of the month.
9. Cash back rewards do not expire. Cash back rewards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.

Redeeming Cash Back Rewards

1. Visit our Online Banking or mobile app, contact us at 616.532.9067, or visit our branch for all redemption inquiries.