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Price, UT 84501
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Eastern Utah Community
Federal Credit Union

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA EXTRA AWARDS/VISA PREMIER

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Extra Awards** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **13.74%** . This APR will vary with the market based on the Prime Rate. **Visa Premier** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **12.74%** . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Extra Awards** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **13.74%**. This APR will vary with the market based on the Prime Rate. **Visa Premier** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **12.74%**. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Extra Awards** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **13.74%**. This APR will vary with the market based on the Prime Rate. **Visa Premier** **0.00%** Introductory APR for six months from issuance of the card. After that, your APR will be **12.74%**. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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	
Annual Fee - Annual Fee	 **None**

LOANLINER

SEE NEXT PAGE for more important information about your account.

Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **1.00%** of the amount of each balance transfer **2.00%** of the amount of each cash advance **2.00%** of each multiple currency transaction in U.S. dollars **1.00%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	 Up to **$25.00** **None** Up to **$25.00**

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

Promotional Period for Introductory APR:
The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account. Any existing balances on Eastern Utah Community Federal Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.
The Introductory APR for cash advances will apply to transactions posted to your account during the first six months following issuance of your card.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

Effective Date:
The information about the costs of the card described in this application is accurate as of: **October 30, 2025**
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Extra Awards and Visa Premier are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:
Late Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
1.00% of each balance transfer.

Cash Advance Fee (Finance Charge):
2.00% of each cash advance.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$15.00.

Emergency Card Replacement Fee:
$10.00.

PIN Replacement Fee:
$5.00.

Rush Fee:
$50.00.