

1st United Pre-Approved Visa Promotional Application and Solicitation Disclosure

This document supplements the 1st United Visa Application and Solicitation Disclosure and the Credit Card Account Opening Disclosure and applies to Visa accounts opened between October 1, 2019 and December 31, 2019 using promo code OHJOY. 0% APR for 12 months applies to purchases and balance transfers made between October 1, 2019 and December 31, 2019. Discrepancies between these disclosures are superseded by this promotional disclosure only for the promotional terms outlined below.

Promotional Interest Rates and Interest Charges	
Annual Percentage Rate (APR) For Purchases	0% introductory APR for the first 12 months. After that 10.15%-20.15% for Visa Platinum or 11.15%-21.15% for Visa Platinum Rewards. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for the first 12 months. After that, 10.15% - 20.15% for Visa Platinum or 11.15% - 21.15% for Visa Platinum Rewards. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	10.15% - 20.15% for Visa Platinum or 11.15% - 21.15% for Visa Platinum Rewards This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	16.15% - 26.15% for Visa Platinum or 17.15% - 27.15% for Visa Platinum Rewards This APR will vary with the market based on the Prime Rate This APR may be applied to the entire balance on your account if you: - Make a late payment How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make at least six (6) consecutive minimum payments by the payment due date as shown in your monthly statement.
How to Avoid Paying Interest On Purchases	Your due date is at least 23 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.
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	
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	\$5.00 or 2.00% of the amount of each balance transfer, whichever is greater, to a maximum of \$50.00. \$5.00 or 2.00% of the amount of each cash advance, whichever is greater, to a maximum of \$50.00. 2.00% of each transaction in U.S. Dollars.
Penalty Fees • Returned Payment • Late Payment	\$25.00 or the amount of the required minimum payment, whichever is less. \$10.00 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment.
Card Order Rush Fee	\$25.00

How we calculate your balance. We use a method called "average daily balance (excluding new purchases)." See your Account Agreement for details.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates. The Purchase and Balance Transfer APR is 0% which is a daily periodic rate of 0%. After the introductory period, the Purchase and Balance Transfer APR for Visa Platinum is 10.15%-20.15% which is a daily periodic rate of 0.027808%-0.055205% and for Visa Platinum Rewards is 11.15%-21.15% which is a daily periodic rate of 0.030548%-0.057945%. The Cash Advance APR for Visa Platinum is 10.15%-20.15% which is a daily periodic rate of 0.027808%-0.055205% and for Visa Platinum Rewards is 11.15%-21.15% which is a daily periodic rate of 0.030548%-0.057945%. The Penalty Rate APR for Visa Platinum is 16.15%-26.15% which is a daily periodic rate of 0.044247%-0.071644% and for Visa Platinum Rewards is 17.15%-27.15% which is a daily periodic rate of 0.046986%-0.074384%.

Variable Rate. The ANNUAL PERCENTAGE RATE is subject to change on the first day of the billing cycle monthly to reflect any change in the Index and will be determined by the Prime Rate on the last business day of the previous month of each year as published in The Wall Street Journal "Money Rates" table to which we add a margin. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Margin. Purchases and Balance Transfers will be charged at 4.75% below the index. After the introductory period, Purchase and Balance Transfers will be charged at 5.40%-15.40% above the index for Visa Platinum and 6.40%-16.40% for Visa Platinum Rewards. Cash advances will be charged at 5.40%-15.40% above the index for Visa Platinum and 6.40%-16.40% above the index for Visa Platinum Rewards. Penalty rates will be charged at 11.40%-21.40% above the index for Visa Platinum and 12.40%-22.40% above the index for Visa Platinum Rewards.

PREScreen & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agency, Experian, toll-free 1-888-5OPTOUT; or write: Experian Opt Out, P.O. Box 919, Allen, Texas 75013-0919.

We reserve the right to check your income and credit history to verify you continue to meet loan qualifying criteria. Program subject to Terms and Conditions. Cannot be combined with any other offer. Offer ends December 31, 2019.