



PO Box 6430
Saginaw, MI 48608
Telephone: (989) 777-3620
Fax: (989) 777-3642
Toll Free: 800-772-8728

APPLICATION AND SOLICITATION DISCLOSURE



MASTERCARD

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

UFirst Mastercard

17.75%

This APR will vary with the market based on the Prime Rate.

Platinum Mastercard

4.90% Introductory APR for six months from account opening.

After that, your APR will be **8.75% to 22.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Platinum Rewards Mastercard

4.90% Introductory APR for six months from account opening.

After that, your APR will be **11.75% to 22.25%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

UFirst Secured Mastercard

17.75%

This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Balance Transfers	<p>UFirst Mastercard 17.75%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Mastercard 4.90% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 8.75% to 22.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Platinum Rewards Mastercard 4.90% Introductory APR for six months from account opening.</p> <p>After that, your APR will be 11.75% to 22.25%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>UFirst Secured Mastercard 17.75%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>UFirst Mastercard 24.00%</p> <p>Platinum Mastercard 24.00%</p> <p>Platinum Rewards Mastercard 24.00%</p> <p>UFirst Secured Mastercard 24.00%</p>
How to Avoid Paying Interest on Purchases	<p>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.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>
Fees	
Annual Fee - Annual Fee	<p>None</p>
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>None \$10.00 or 2.00% of the amount of each cash advance, whichever is greater 1.00% of each transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Returned Payment Fee	<p>Up to \$25.00 Up to \$30.00</p>

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

SEE NEXT PAGE for more important information about your account.

Promotional Period for Introductory APR - Platinum Mastercard, Platinum Rewards Mastercard :

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 90 days following the opening of your account. Any existing balances on United Financial Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: November 14, 2025
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the UFirst Mastercard, Platinum Mastercard, Platinum Rewards Mastercard and UFirst Secured Mastercard 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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

\$10.00.

Rush Fee:

\$35.00.

Statement Copy Fee:

\$1.00 per page.

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