

UTAH COMMUNITY FEDERAL CREDIT UNION

CHECKING PROTECTION OR BUSINESS CHECKING PROTECTION RATE & FEE DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR)	18.00%
Minimum Interest Charge	None
Paying Interest	You will be charged interest from the transaction date.

Fees	
Annual Fees	None
Penalty Fees	
• Late Payment	Up to \$25
• Over-the-Credit Limit	None
• Returned Payment	Up to \$25

How we will calculate your balance: We use a method called “average daily balance (including new purchases).” See the terms and conditions of your Visa Cardholder & Checking Protection Agreement (hereinafter “Checking Protection Agreement”) for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement and your Checking Protection Agreement.

Utah Community Federal Credit Union reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Checking Protection Agreement for your account and applicable law.

The information about the costs of the credit described above is accurate as of 01/01/2024. This information may have changed after that date. To find out what may have changed, call us at 800.453.8188 or write to us at 360 W 4800 N, Provo, UT 84604.