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**TRUTH-IN-LENDING DISCLOSURE
STATEMENT - ACCOUNT OPENING DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of December 12, 2025. You can contact us toll-free at 800.UCU.4510 or write to us at 1500 S. Sepulveda Blvd., Los Angeles, CA 90025 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES:		
	REWARDS CREDIT CARD CASH BACK CREDIT CARD UNIVERSITY CREDIT CARD	SHARE SECURED CLASSIC CREDIT CARD
Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	11.24% to 23.99% This APR will vary with the market based on the Prime Rate*.	15.00%
Paying Interest	Your due date is at least 21 days after we mail your billing statement. 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	None	
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 <ul style="list-style-type: none">• Annual Fee:• Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Foreign Transaction:	2% of the amount of each transfer OR \$10 , whichever is greater 2% of the amount of each cash advance OR \$10 , whichever is greater None
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$10.00 if your payment is late 10 days after due date None Up to \$30.00 if your payment is returned for any reason

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

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

SEE NEXT PAGE for more important information about this account

OTHER IMPORTANT DISCLOSURES:

Suspension of electronic services and access to share or deposit accounts. Subject to applicable law, we may suspend some or all electronic services and access to your checking or other account(s) if you become delinquent on any of your credit card or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

***Variable Rates:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases. This Annual Percentage Rate will vary with the market based on the Prime Rate. The interest rate can change monthly on the first day of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than 23.99%. Any increase will take the form of higher monthly payments.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Rush Card Fee:	\$50.00
Statement Copy:	Free for the first 24 months. After that, \$3.00 per page.

Minimum Payment Requirement: 2% of the outstanding balance, subject to a minimum of \$25.00.

IMPORTANT DISCLOSURES FOR ACTIVE MEMBERS OF THE MILITARY AND THEIR DEPENDENTS:

The Military Lending Act applies to this credit card account if at the time you establish the account you are an active member of the military or a dependent (as defined in the Military Lending Act, 10 U.S.C. 987 and implementing regulations). The following terms and conditions amend your credit card agreement and apply during any period(s) in which you are active military or a dependent under those definitions. They do not apply when you are not an active duty member of the military or a dependent:

- 1. NOTICE:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums or debt protection fees; fees for ancillary products sold in connection with the credit transaction; any application fee or participation fee unless they are bona fide and reasonable under the MLA. To receive this notice verbally, please call 1-800-828-4510 24 hours a day, 7 days a week.
- 2.** Advances will not be secured by a consensual lien on shares or deposits in any of your share or deposit accounts unless you specifically agree to establish a secured share or deposit account in connection with this credit card account ("Secured Account"). Only funds deposited into the Secured Account after the credit card is established will secure advances. Any cross-collateralization provision contained in your credit or membership documents will not apply to the Secured Account or your other share or deposit accounts for this account.
However, with regard to this credit card account, we still reserve our rights regarding statutory liens and administrative freeze under federal or state law. Any contract terms in your credit card, security, or membership agreements that contradict the above shall be inapplicable.
- 3.** Your credit card account is not subject to mandatory arbitration and therefore any reference to mandatory arbitration in connection with this credit card account does not apply.