



UNITED® CREDIT CARD DISCLOSURES

This disclosure was published on 5/1/2024. The information for this card is accurate as of that date and is subject to change after that date. For any changes since the date published, contact us at BankCard Center, P.O. Box 1959, Honolulu, HI, 96805.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.00% This APR will vary with the market based on the U.S. Prime Rate.
APR for Balance Transfers	2.99% Intro fixed APR for your first eight (8) billing cycles following the opening of your account for balance transfers made within thirty days of account opening. After that, the APR will be 18.00% . This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances	18.00% Fixed
Penalty APR and When it Applies	18.00% Fixed This APR will apply to your account if you make a late payment. How Long Will the Penalty APR Apply?: The Penalty APR will apply until you have made six consecutive Minimum Payments when due.
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 interest on Purchases if you pay your entire New Balance by the Payment 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	\$0 introductory Annual Fee for the first year. After that, the Annual Fee will be \$99 per account.
Transaction Fees • Foreign Transaction • Balance Transfer Cash Advance	None Either \$5 or 5% of the amount of each transfer, whichever is greater Either \$10 or 5% of the amount of each Cash Advance, whichever is greater
Penalty Fees • Late Payment • Returned Payment	Up to \$40 Up to \$40

How We Will Calculate Your Balance: We will use a method called “Average Daily Balance (including new Purchases).”

Loss of Introductory Balance Transfer APR: We may end your introductory Balance Transfer APR and apply the Penalty APR if you make a late payment.

Unless otherwise defined herein, all capitalized terms shall have the meaning set forth in the applicable United Credit Card Agreement.