UBT
Union Bank & Trust

Rate, Fee and Other Cost Information for the Rewards and Signature Rewards Credit Cards

The information listed below was accurate as of October 1, 2026. Terms are subject to change after that date. Please contact us at 800-297-2837 for any change in the required information shown below.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Rates between **17.75%** and **23.75%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers and Cash Advances	Rates between **17.75%** and **23.75%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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 any interest on purchases if you pay your entire balance by the 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	**None**
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	 Either **$5.00** or **3%** of the amount of each transfer, whichever is greater. Either **$5.00** or **4%** of the amount of each cash advance, whichever is greater. **3%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment	 Up to **$37.00**

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