

Your Credit Card
Should Be from
Unified People's
Credit Union!!

Unified People's Federal Credit Union has made the



Dean's List

For credit card programs that have earned 5 stars and the Credit Card Connection Seal of Approval for their fair and ethical practices:

The five stars are:

1. **Rates cannot exceed 18% APR.**
2. **No balance transfer fees.** If you wish to transfer a balance to a fair and ethical credit card, there should be no fee to facilitate this.
3. **No penalty rate.** If you are late with a credit card payment, there should be no additional rate increase

4. **Late fees at or less than \$25.00.** Late fees should be explicitly stated, with terms that dictate how long the grace period is for a fee to be assessed.
5. **No annual fee.** As consumers, we should not have to pay an annual fee simply for carrying a credit card.