



**Unison**<sup>®</sup>  
Credit Union

## **Your Credit Card Disclosure**

Visa<sup>®</sup> Platinum  
Visa<sup>®</sup> Platinum with Rewards

# VISA® PLATINUM CREDIT CARD AGREEMENT

The purpose of this agreement is to establish the terms and conditions of a line of credit. In this agreement the words "I" or "my" mean each person who applies for the VISA® Platinum Credit Card or who signs this agreement or who uses the credit card. The word "card" means your VISA® Platinum Credit Card and duplicates of said card. The word "account" means your VISA® Platinum Credit Card revolving credit account.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

1. A FINANCE CHARGE (interest) charged on outstanding balance will be at the rate of .83% per month which is the same as an ANNUAL PERCENTAGE RATE OF 9.99%. You can avoid finance charges on purchases by paying the full amount of the new balance each month within 25 days of your statement closing date otherwise, the FINANCE CHARGE as set forth herein commences with the posting date of account holders credit purchases. You will always pay a FINANCE CHARGE on cash advances commencing on posting date of the cash advance. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balances, which are determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance (the outstanding balance in the account at the beginning of the billing cycle) any credit purchase or cash advance as of the date it is posted to your account, and subtracting all payments as received and credits as posted through that date, but excluding any unpaid finance charge. Subject to applicable Federal and state requirements, and ANNUAL PERCENTAGE RATE is subject to change upon prior written notice. To the extent permitted by law, notice of changes in the annual percentage rate may apply to existing account balances as well as future transactions.
2. (a) The line of credit will be repaid as follows: either the full amount billed shall be paid or, an installment equal to at least the required minimum payment. If the outstanding balance of my account is \$20.00 or less, it will be payable in full. The required minimum monthly payment shall be the greater of (i)\$10.00 or (ii)4% of that portion of the outstanding balance which does not exceed my credit limit, plus the entire portion of the outstanding balance in excess of my credit limit plus any amount past due. (b) As permitted by Wisconsin Statutes, a \$10.00 late payment penalty will be assessed against an account at Credit Union's option where account holder does not make the minimum monthly payment by the monthly due date.
3. I understand that if I report my credit card as lost or stolen more than once in a three-year period, my account will be assessed the appropriate posting charge, which is used to prevent unauthorized use of such lost or stolen card. I further understand that in order to limit my personal liability, I must notify the Credit Union immediately upon discovery of such loss.
4. If you have other loans from issuer, or take out other loans with issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, no dwelling will secure your obligations under this agreement even if issuer has or later acquires a mortgage on the dwelling.

## TERMS AND CONDITIONS

The person ("Cardholder") whose name is embossed on the face of the VISA® Platinum Card ("Card") issued, and each Cardholder, in the event more than one Card is issued bearing the same account number, by signing or using said Card, agree with the issuer of the card ("issuer") as follows:

1. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally, Card Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others, of VISA® International, Inc., and (b) upon execution of a written separate agreement with issuer for a VISA® Platinum overdraft financing agreement, if offered by issuer.
2. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans Obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family or otherwise issued upon Cardholder's request (all such Cards bearing the same Card account number hereinafter collectively called "Related Cards").
3. Each card is the property of issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked at any time without prior notice.
4. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's VISA® Platinum indebtedness to issuer to an amount in excess of the limit established by the issuer.
5. All Credit Purchases and Loans are affected at the option of the Seller and Cash Advancing Bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholders account statement with Issuer.
6. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA® Platinum card and related card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of related cards unless issuer is notified to contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or at Cardholders option, an installment equal to at least the required minimum payment stated in paragraph 2 of the Disclosures above.
7. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in paragraph 1 of the Disclosures above. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate set forth in paragraph 1 of the Disclosures above.

8. Default: you will be in default if you fail to make the minimum payment when due on two occasions during any 12 month period. You will also be in default if you fail to observe any other covenant of this Agreement, you or your spouse dies, changes marital status, changes marital domicile or becomes insolvent or a subject of a bankruptcy or other insolvency proceeding, if such failure, act or occurrence materially impairs your ability to pay the amounts due under this Note. We have the right to demand immediate payment of your full account balance if you do not cure your default within 15 days after we send you a written default notice. We have this right without notice if the default is your third notice within 12 months and notified you of the prior two defaults. In addition, notwithstanding Wis. Stats. Section 425.103 and 425.105, in the event we receive notice of termination of this agreement from your spouse pursuant to Wis. Stats. Section 766.585, we may declare the entire account balance immediately due and payable and may exercise all rights under the Agreement consistent with applicable law.
  9. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.
  10. Except to the extent that Federal Law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.
  11. A charge of \$10.00 per copy, plus applicable state sales tax, may be assessed for copies of documents requested by Cardholder, when the charge is not prohibited by law or regulation.
  12. Cardholder may be liable for the unauthorized use of the Card or Related Card as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after Issuer is notified, orally or in writing at: Unison Credit Union, P.O. Box 260, Kaukauna, WI 54130, telephone 1-920-766-6000 or 1-800-543-5073.
- If Cardholder has a consumer account or a business account for which less than 10 cards have been issued, Cardholders liability for unauthorized use of a card is \$50.00. If 10 or more cards are issued for use by employees of a single business or other organization, there is no limit to Cardholders liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein, the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by Federal Law and regulation.
13. If you have other loans from the Issuer, or take out other loans with the Issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, your primary dwelling will not secure your obligations under this agreement even if the issuer has or later acquires a mortgage on the dwelling.
  14. Cardholder agrees to the annual fee, if any set by the Credit Union and changes to it as set by the Credit Union from time to time. At this time, there is no annual fee.
  15. International Transactions: You will be billed in U.S. dollars for any cash advances and/or purchases made in foreign currencies and in foreign countries. Operating regulations for international transactions established by VISA® International will govern the conversion rate to dollars. VISA® charges a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.
  16. A fee of \$15.00 may be assessed for payments made with non-sufficient funds, account closed, etc.
  17. A fee of \$5.00 may be assessed per lost card replacement.
  18. A fee of \$16.50 will be assessed per expedited card.

19. A fee of 3% of amount (\$3.00 Minimum/\$10.00 Maximum) will be assessed for each cash advance.

20. Illegal Transactions Prohibited – You agree that you will not use your card for any transaction that is illegal under applicable Federal, State or local law.

## **YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act

### **What To Do If You Think You've Found A Mistake On Your Statement**

If you think there is an error on your statement, write to us on a separate sheet of paper at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260. For account inquiries, call: 920-766-6000.

In your letter, include the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### **Your Rights and Our Responsibilities After We Receive Written Notice**

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter and while we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges and you will have to make up any missed payment on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell the name of anyone we reported you to. We must tell anyone we report you to when the matter has been settled between us.

If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

## **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will contact you with our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# VISA® PLATINUM WITH REWARDS CREDIT CARD AGREEMENT

The purpose of this agreement is to establish the terms and conditions of a line of credit. In this agreement the words "I" or "my" mean each person who applies for the VISA® Platinum Credit Card or who signs this agreement or who uses the credit card. The word "card" means your VISA® Platinum Credit Card and duplicates of said card. The word "account" means your VISA® Platinum Credit Card revolving credit account.

## FEDERAL TRUTH-IN-LENDING DISCLOSURES

1. A FINANCE CHARGE (interest) charged on outstanding balance will be at the rate of 1.08% per month which is the same as an ANNUAL PERCENTAGE RATE OF 12.99%. You can avoid finance charges on purchases by paying the full amount of the new balance each month within 25 days of your statement closing date otherwise, the FINANCE CHARGE as set forth herein commences with the posting date of account holders credit purchases. You will always pay a FINANCE CHARGE on cash advances commencing on posting date of the cash advance. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balances, which are determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the previous balance (the outstanding balance in the account at the beginning of the billing cycle) any credit purchase or cash advance as of the date it is posted to your account, and subtracting all payments as received and credits as posted through that date, but excluding any unpaid finance charge. Subject to applicable Federal and state requirements, and ANNUAL PERCENTAGE RATE is subject to change upon prior written notice. To the extent permitted by law, notice of changes in the annual percentage rate may apply to existing account balances as well as future transactions.
2. (a) The line of credit will be repaid as follows: either the full amount billed shall be paid or, an installment equal to at least the required minimum payment. If the outstanding balance of my account is \$20.00 or less, it will be payable in full. The required minimum monthly payment shall be the greater of (i)\$10.00 or (ii)4% of that portion of the outstanding balance which does not exceed my credit limit, plus the entire portion of the outstanding balance in excess of my credit limit plus any amount past due.  
(b) As permitted by Wisconsin Statutes, a \$10.00 late payment penalty will be assessed against an account at Credit Union's option where account holder does not make the minimum monthly payment by the monthly due date.
3. I understand that if I report my credit card as lost or stolen more than once in a three-year period, my account will be assessed the appropriate posting charge, which is used to prevent unauthorized use of such lost or stolen card. I further understand that in order to limit my personal liability, I must notify the Credit Union immediately upon discovery of such loss.
4. If you have other loans from issuer, or take out other loans with issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, no dwelling will secure your obligations under this agreement even if issuer has or later acquires a mortgage on the dwelling.

## TERMS AND CONDITIONS

The person ("Cardholder") whose name is embossed on the face of the VISA® Platinum Card ("Card") issued, and each Cardholder, in the event more than one Card is issued bearing the same account number, by signing or using said Card, agree with the issuer of the card ("Issuer") as follows:

1. Goods and services ("Credit Purchases") may be purchased or leased by means of such card by Cardholder from any retail business establishment ("Seller") who honors same upon the execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card. Additionally, Card Cash Advances ("Loans") may be obtained through use of such Card (a) upon execution of a written request of Cardholder in a form furnished to him from any bank that is a member, alone or in association with others, of VISA® Platinum International, Inc., and (b) upon execution of a written separate agreement with issuer for a VISA® Platinum overdraft financing agreement, if offered by issuer.
2. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Loans extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied or apparent authority for such use, and (b) from which Cardholder receives no benefit. Additionally Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and Loans Obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family or otherwise issued upon Cardholder's request (all such Cards bearing the same Card account number hereinafter collectively called "Related Cards").
3. Each card is the property of issuer, is not transferable and must be surrendered upon demand. It can be cancelled as well as repossessed by Issuer or its designee, and the privileges thereof revoked at any time without prior notice.
4. Cardholder shall not use Card or permit the use of Related Cards to obtain Credit Purchases or Loans, which will increase Cardholder's VISA® Platinum indebtedness to issuer to an amount in excess of the limit established by the issuer.
5. All Credit Purchases and Loans are affected at the option of the Seller and Cash Advancing Bank, respectively, and Issuer shall not be responsible for refusal by any Seller or Cash Advancing Bank to honor the Card or any Related Card. Any refund, adjustment or credit allowed by Seller shall not be by cash but rather by a credit advice to Issuer which shall be shown as a credit on Cardholders account statement with Issuer.
6. Issuer will send to Cardholder, at monthly intervals determined by Issuer, a statement reflecting for the prior monthly period all VISA® Platinum card and related card transactions. Such statement shall be deemed correct and accepted by Cardholder and all holders of related cards unless issuer is notified to contrary in writing within 60 days of mailing of such statement. Cardholder will pay such statement by remitting to Issuer within 25 days of the closing date reflected on the statement either the full amount billed or at Cardholders option, an installment equal to at least the required minimum payment stated in paragraph 2 of the Disclosures above.
7. Interest on Loans and Credit Purchases will be charged in accordance with the finance charge calculation method referred to in paragraph 1 of the Disclosures above. The rate of interest shall be established by Issuer from time to time, but shall never exceed the maximum rate permitted by law. The current interest rate per annum is the Annual Percentage Rate set forth in paragraph 1 of the Disclosures above.

8. Default: you will be in default if you fail to make the minimum payment when due on two occasions during any 12 month period. You will also be in default if you fail to observe any other covenant of this Agreement, you or your spouse dies, changes marital status, changes marital domicile or becomes insolvent or a subject of a bankruptcy or other insolvency proceeding, if such failure, act or occurrence materially impairs your ability to pay the amounts due under this Note. We have the right to demand immediate payment of your full account balance if you do not cure your default within 15 days after we send you a written default notice. We have this right without notice if the default is your third notice within 12 months and notified you of the prior two defaults. In addition, notwithstanding Wis. Stats. Section 425.103 and 425.105, in the event we receive notice of termination of this agreement from your spouse pursuant to Wis. Stats. Section 766.585, we may declare the entire account balance immediately due and payable and may exercise all rights under the Agreement consistent with applicable law.
  9. This agreement may be amended from time to time by Issuer by written notice mailed to Cardholder at Cardholder's last known address.
  10. Except to the extent that Federal Law is applicable, the validity, construction and enforcement of this agreement and all matters arising out of the issuance and use of the Card shall be governed by the laws of the state in which the principal office of Issuer is located.
  11. A charge of \$10.00 per copy, plus applicable state sales tax, may be assessed for copies of documents requested by Cardholder, when the charge is not prohibited by law or regulation.
  12. Cardholder may be liable for the unauthorized use of the Card or Related Card as provided in this paragraph. The Cardholder will not be liable for any unauthorized use that occurs after Issuer is notified, orally or in writing at: Unison Credit Union, PO Box 260, Kaukauna, WI 54130, telephone 1-920-766-6000 or 1-888-878-8806.
- If Cardholder has a consumer account or a business account for which less than 10 cards have been issued, Cardholders liability for unauthorized use of a card is \$50.00. If 10 or more cards are issued for use by employees of a single business or other organization, there is no limit to Cardholders liability for any unauthorized use that occurs before Cardholder notifies Issuer as provided herein, the business or organization may only impose liability on its employees for unauthorized use of a card as authorized by Federal Law and regulation.
13. If you have other loans from the Issuer, or take out other loans with the Issuer in the future, collateral securing those loans will also secure your obligations under this agreement. However, your primary dwelling will not secure your obligations under this agreement even if the issuer has or later acquires a mortgage on the dwelling.
  14. Cardholder agrees to the annual fee, if any set by the Credit Union and changes to it as set by the Credit Union from time to time. At this time, there is no annual fee.
  15. International Transactions: You will be billed in U.S. dollars for any cash advances and/or purchases made in foreign currencies and in foreign countries. Operating regulations for international transactions established by VISA® Platinum International will govern the conversion rate to dollars. VISA® charges a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.
  16. A fee of \$15.00 may be assessed for payments made with non-sufficient funds, account closed, etc.
  17. A fee of \$5.00 may be assessed per lost card replacement.
  18. A fee of \$16.50 will be assessed per expedited card.

19. A fee of 3% of amount (\$3.00 Minimum/\$10.00 Maximum) will be assessed for each cash advance.

20. Illegal Transactions Prohibited – You agree that you will not use your card for any transaction that is illegal under applicable Federal, State or local law.

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In your letter, include the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

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We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter and while we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges and you will have to make up any missed payment on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell the name of anyone we reported you to. We must tell anyone we report you to when the matter has been settled between us.

If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

## **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Unison Credit Union, P.O. Box 260, Kaukauna WI, 54130-0260

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will contact you with our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



EQUAL HOUSING  
OPPORTUNITY

Unison Credit Union is federally insured by  
the National Credit Union Administration.