



UFA CREDIT ON ACCOUNT MARKETING DISCLOSURE

INTEREST-FREE GRACE PERIOD Interest will not be charged if the entire balance on the monthly statement is paid by the Payment Due Date (a minimum of 25 days after the date of the statement). You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.

ANNUAL INTEREST RATE Subject to any promotional offers, interest is charged at a rate of 18% per year, compounded monthly (equivalent to 19.56% per annum) and the interest rate may be changed by UFA at any time pursuant to the terms of the UFA Credit on Account Agreement.

PAST DUE INTEREST Subject to any promotional offers, if the entire balance is not paid in full by the Payment Due Date, then daily interest will be charged on the unpaid portion of the balance from the statement date to the date payment is received.

MINIMUM PAYMENT Subject to any promotional offers, payment of the entire balance by or on the Payment Due Date shown on the monthly statement is required.

ANNUAL FEES No annual fee is charged.

OTHER FEES

DISHONoured PAYMENTS - A handling charge of \$50 per item will be assessed.

DEFAULT CHARGES - If you are in default of the UFA Credit on Account Agreement you may be required to pay all reasonable costs incurred by UFA to collect or attempt to collect payment from you.

PAYMENTS For balance forward Accounts, payments are applied in the following order: first to all outstanding interest, second to any fees, and third to any unpaid principal amounts in order of payment due date. For open item Accounts, you are responsible for properly directing payments to be applied to specific purchases on your Account. If you fail to properly apply your payments to specific purchases, those purchases for which no payment has been applied will accrue interest as set out above.

INQUIRIES? Any questions concerning purchases should be directed to the UFA Farm and Ranch Supply Store or Petroleum Agency that handled the transaction. For Account Inquiries: 1-877-258-4500. Ensure you provide your membership/Account number when making inquiries.

TM Trademark(s) of United Farmers of Alberta Co-operative Limited. UFA, the UFA logo and Cardlink are each a registered trademark of and owned by United Farmers of Alberta Co-operative Limited. ® All other trademarks used are the property of their respective owners.

RESPECTING YOUR PRIVACY IS IMPORTANT TO US. Periodically, we mail product and service information we feel would interest you. However, if you prefer not to receive such mail, email or phone calls, please let us know by calling 1-877-258-4500 Option 4 or emailing Integrity.Hotline@UFA.com.

1. United Farmers of Alberta Co-operative Limited reserves the right to withdraw this offer or amend this offer at any time for any reason, even after acceptance by you, including, but not limited to, a change occurring in your credit rating or change in any other eligible criteria since or before being selected for this offer, or based on any additional information provided at the time of application and adjudication.
2. To receive the credit on account, your credit application must be received and approved by United Farmers of Alberta Co-operative Limited. Once approved, a \$50.00 CDN credit on account will be applied to your account for credit accounts under an approved \$10,000.00 credit limit and a \$500.00 CDN credit on account will be applied to your account for credit accounts over an approved \$10,000.00 credit limit. This offer may not be combined or used in conjunction with any other offer.
3. Credit on account must be used by November 30th, 2024. If the credit on account is not used by November 30th, 2024, it shall automatically be forfeited and be of no force and effect, with no cash surrender value.
4. This offer automatically expires on November 30th, 2023 and shall not be valid after that date. Only those who have supplied a fully completed UFA credit application by this date shall be eligible for this offer.
5. At United Farmers of Alberta Co-operative Limited we are committed to maintaining the accuracy, confidentiality and security of your personal information. Please see <https://ufa.com/myUFA/PrivacyPolicy> to view our Privacy Policy.