



February 2026

Dear UNITY Visa Cardholder,

Enclosed in the updated **UNITY Visa Cardholder Agreement** ("Updated Agreement"), which includes clarifications and specific additional language regarding the security deposit, card account closure and credit history.

**Security Deposit and Account Closure:** The Updated Agreement adds clarifying language on the security deposit.

- **Pay-off:** The Agreement explicitly states that the security deposit cannot be used to pay off the balance on your account. You must first pay off your balance to receive your security deposit back.
- **Release Conditions:** The Agreement specifies that for the security deposit to be released, your balance must be zero, your account must be closed and final payment must be received. Then your security deposit will be returned within 30 days.
- **Section 3: Security Deposit** now uses subheadings "In Case of Default" and "In Case of Closure by the Holder" to better organize the rules regarding the security deposit.

**Credit History Warnings:** The Updated Agreement introduces a new cautionary warning statement regarding credit history:

- **Credit Impact:** The Updated Agreement explicitly warns that late payments and exceeding the credit limit may damage your credit history.

**Customer Service Procedures:** The Updated Agreement clarifies how to report lost or stolen cards or PINs:

- **Dedicated Section:** A new dedicated section (Section 19) titled "**Lost or Stolen Card or PIN**" was added to the end of the Updated Agreement for easier reference.
- **New Contact Numbers:** The Updated Agreement adds two specific phone numbers for reporting lost or stolen cards: **(800) 219-6390** for those with their card number and **(727) 570-4881** for those without it.
- **Agent Requirements:** The Updated Agreement clarifies that you will need your card number to reach an agent through the primary customer service line to report a loss.

If you have any questions, please contact Customer Support at 877-663-8648.

Sincerely,

Customer Support