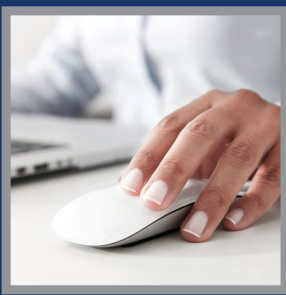




THE CARD THAT GIVES YOU MORE!

It's not hard to be a fan of a credit card that gives you more. Save money and earn points every day with the Illinois VISA® Rewards Card. Redeem points to fly any airline, any time, no blackout dates, along with hundreds of other rewards.

- **LOW** Interest rate
- **NO** Fees
 - ✓ **NO** Balance transfer fee
 - ✓ **NO** Cash advance fees
 - ✓ **NO** Foreign transaction fees
 - ✓ **NO** Annual fee



Apply online at illinoiscards.org



Or complete this application!

A card this good AND we make it easy to apply? It's a Win-Win!

APPLICANT										PROMO CODE	
ALL fields marked with an asterisk (*) are required for application.											
Check the Card Design You Want*		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Check the Card Program You Want*		<input type="checkbox"/> Rewards Card Program: Introductory Rate as low as 3.90% APR for 12-months then 12.90% - 17.90%					<input type="checkbox"/> Non-Rewards Card Program: Introductory Rate as low as 3.90% APR for 12-months then 10.90% - 16.90%				
First Name*			Middle Name			Last Name*			Mother's Maiden Name*		
Driver's License Number*		State of Issuance*	Expiration Date*		Social Security Number*			Birth Date*			
Email*					<input checked="" type="checkbox"/> I grant permission to receive disclosures in electronic format		Primary Phone Number*		Alternate Phone Number		
Street Address*			City*		State*	Zip*	Mortgage/Rent Payment* \$		Years at this Address*		
								<input type="checkbox"/> Own <input type="checkbox"/> Rent			
Complete for Joint Credit, Secured Credit If You Live In A Community Property State					Check if:		Name of Employer*		Start Date*		
<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (Single-Divorced-Widowed)		<input type="checkbox"/> Full-Time Student					
Annual Income* \$					Other Sources of Income & Amounts						
					Source _____						
					\$ _____ per _____						

OTHER											
<input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Spouse		<i>(Complete if: (1) you live in a community property state (AK, AZ, CA, ID, IA, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a basis for repayment.)</i>							
First Name*			Middle Name			Last Name*			Mother's Maiden Name*		
Driver's License Number*		State of Issuance*	Expiration Date*		Social Security Number*			Birth Date*			
Email*					Primary Phone Number*		Alternate Phone Number				
Street Address*			City*		State*	Zip*	Mortgage/Rent Payment* \$		Years at this Address*		
								<input type="checkbox"/> Own <input type="checkbox"/> Rent			
Complete for Joint Credit, Secured Credit If You Live In A Community Property State					Check if:		Name of Employer*		Start Date*		
<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (Single-Divorced-Widowed)		<input type="checkbox"/> Full-Time Student					
Annual Income* \$					Other Sources of Income & Amounts						
					Source _____						
					\$ _____ per _____						

1. SIGNATURES AND SECURITY AGREEMENT (ALL APPLICANTS, CO-APPLICANTS & AUTHORIZED CARDHOLDER). READ THIS STATEMENT BEFORE SIGNING. All information stated in this application is correct and complete. All undersigned parties agree to abide by the terms of the Credit Card Account Agreement accompanying the card(s) when issued. The undersigned authorize the credit union to obtain consumer credit reports in connection with this application and for any update, renewal or extension of credit. The undersigned also request that the Credit Union issue a Personal Identification Number which, when validated, will allow the undersigned and any authorized user to access my/our credit card account through available means. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

2. MEMBER ENROLLMENT & SAVINGS ACCOUNT AGREEMENT. (All Applicants and Co-Applicants must be members [or apply for membership]) (Applicant) I am an existing Member of U of I Community Credit Union and my account number is: _____

(Applicant) I would like to become a Member of the University of Illinois Community Credit Union (UICCU). I would like to open a savings account with a minimum of \$5 deposit. If the Credit Union elects to make this deposit for me I understand that these will be returned to the Credit Union should I close the account. I acknowledge that my name and address may be forwarded to the University of Illinois Alumni Association for a complimentary membership to meet Credit Union eligibility requirements.

AUTHORIZATION: By signing this agreement, I/we agree to the terms and conditions of the Membership and Account Agreements, Truth-In-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the credit union makes from time to time which are incorporated herein.

USA Patriot Act: Important information about procedures for opening a new account Under the US Patriot Act passed in 2001, UICCU is required to obtain, verify, and record certain identifying information at the time of account opening. These requirements are aimed at combating money laundering and international terrorism. When opening an account, you will be asked to provide your name, address, date of birth, and other information that allows us to verify your identity. Please understand this information will be securely maintained and is subject to UICCU's Member Privacy Policy.

e-Statement: I/we hereby authorize UICCU to deliver monthly or quarterly savings account statements to me/us by electronic means. I/we understand that UICCU will notify me/us by email when statements are available for viewing over a secure web site. I/we agree to receive account notification changes and policy changes via electronic newsletters associated with e-Statements. I/we understand that I/we are responsible to alert the Credit Union of any change of my/our email address. Once enrolled, an email will be sent confirming enrollment and providing User ID and initial password. **TAXPAYER I.D. NUMBER CERTIFICATION (SUBSTITUTE W-9 FORM):** By signing below, I certify in accordance with the IRS W-9 instructions provided by the Credit Union and under penalties of perjury, that the Social Security number (SSN)/Taxpayer Identification number (TIN) shown is my/the correct identification number and that I am NOT, unless designated below, subject to backup withholding. I DO NOT AUTHORIZE E-STATEMENT FOR MY SAVINGS ACCOUNT. I DO NOT AUTHORIZE E-DISCLOSURES.

I am subject to backup withholding I am exempt from withholding I am not a United States citizen or resident (Complete W-8BEN Form) None of these statements apply to me

PROXY: THE MEMBER AGREES TO THE TERMS OF THE PROXY BELOW. **PROXY: BY CHECKING THE BOX, THE MEMBER DOES NOT AGREE TO THE TERMS OF THE PROXY BELOW.**

I/we hereby constitute and appoint members of the Board of Directors of this credit union, who are qualified and acting directors at the time this proxy is used, as proxies to cast all votes to which I/we are entitled, for the election of directors, mergers and any matter with regard to which credit union shareholders are entitled to vote by proxy, as the said directors or a majority of them see fit, at all annual or special meetings of the members of said credit union hereafter held and any adjournment thereof, from time to time and year to year, until and unless this proxy is canceled by the member. I/we further authorize the said proxies to designate a person or committee to cast my/our vote or votes in such manner and for such candidates as the said proxy shall determine, hereby ratifying whatever the said proxies may do in the premises.

3. I/we grant UICCU a security interest in all individual and joint share and/or deposit accounts I/we have with UICCU now and in the future to secure my credit card account. When I/we are in default, I/we authorize UICCU to apply the balance in these accounts to any amounts due.

X _____
APPLICANT FOR CREDIT CARD SIGNATURE DATE

X _____
OTHER SIGNATURE DATE

STATE LAW NOTICES OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Balance Transfer Request - NO FEES!

YES! Please transfer the following balance(s) to my new Illinois VISA® credit card account. I have read the terms and conditions below and wish for the accounts listed to be paid under this transfer option.

PLEASE PAY THESE CREDIT CARD ISSUERS

CARD ISSUER #1	TRANSFER AMOUNT
_____	_____
CARD ISSUER NAME	_____
CREDIT CARD COMPANY ADDRESS	_____
CITY/STATE/ZIP	_____
ACCOUNT NUMBER	_____

CARD ISSUER #2	TRANSFER AMOUNT
_____	_____
CARD ISSUER NAME	_____
CREDIT CARD COMPANY ADDRESS	_____
CITY/STATE/ZIP	_____
ACCOUNT NUMBER	_____

CARD ISSUER #3	TRANSFER AMOUNT
_____	_____
CARD ISSUER NAME	_____
CREDIT CARD COMPANY ADDRESS	_____
CITY/STATE/ZIP	_____
ACCOUNT NUMBER	_____

BALANCE TRANSFER TERMS & CONDITIONS
If you complete and return the balance transfer option, the following terms and conditions apply:

- You authorize us to pay on your behalf each qualifying balance or portion of a balance you designate. Qualifying balances do not include requests to pay any UICCU account or honor any request to pay "Payee", "Cash" or person with surname.
- Balance transfers will be processed in the order listed within 2 to 3 weeks, subject to your available credit limit. (Each transfer must equal at least \$100).
- The minimum payment is 1.50% of your total new balance or \$25.00, whichever is greater, plus the amount of any prior minimum payments that you have not made, and any amount you are over your credit limit.
- You authorize us to bill your approved credit card the amount(s) listed for balance transfers. You understand that if the full amount of your request is not approved, a partial payment may be made. You will continue to pay at least the minimum amount due on each account until a payment appears on that account's billing statement for the balance you wish to transfer. We are not responsible for any remaining balance on that account or for any finance or other charges you incur due to delay in transferring a balance. If you transfer an amount for a transaction you dispute, you may lose your rights against another creditor.
- Transferring balances will not automatically close your other credit card accounts. To do so, please contact the issuing company directly.

my ILLINOIS REWARDS

Your everyday purchases have never been more rewarding! My Illinois Rewards is a simple, easy to use program that earns you points each time you use your Illinois VISA® Rewards Card.

APPLY TODAY

Visit illinoiscards.org to apply and learn more.

Earn Everyday Points

Earn 1 point for every \$1 spent with your Illinois VISA® Rewards Card. From groceries, to utility bills, to dinner out, watch the points add up towards rewards.

- **LOW Interest rate**
- **NO Fees**
 - ✓ **NO Balance transfer fee**
 - ✓ **NO Cash advance fees**
 - ✓ **NO Foreign transaction fees**
 - ✓ **NO Annual fee**

Browse & Redeem Hundreds of Rewards

Redeem points for merchandise, travel, gift cards, green products, charitable donations and more!



myillinoisrewards.com
uoficreditunion.org



U OF I COMMUNITY CREDIT UNION
2201 S. FIRST ST.
CHAMPAIGN IL 61820-9874

POSTAGE WILL BE PAID BY ADDRESSEE

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 121000 CHAMPAIGN, IL



Backed by the Strength of the U of I Community Credit Union

The U of I Community Credit Union is a not-for-profit financial cooperative that was established in 1932 and currently serves the students, faculty, staff and alumni of the University of Illinois campuses as well as the surrounding communities. We are a leader in our industry, providing state-of-the-art financial services and outstanding service to over 50,000 members nationwide.

When it comes to serving this community, we're not bench warmers. We're the ones cheering the loudest and bringing it home. Sometimes we're financial coaches, sometimes we're teammates – either way, we're proud to help our members achieve their financial goals. Because when it comes to the future of our community, nobody has more spirit than we do.

illinoiscards.org

Your Alumni Association receives financial benefits from the administrator of this program. This additional funding helps to underwrite the Alumni Association's unique programs, services and communications that support alumni, students, and the University of Illinois.



In Association With



Visa® Application and Solicitation Disclosure

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	3.90% to 12.90% Introductory APR for 12 months from issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 10.90% to 17.90% based on your creditworthiness.
APR for Cash Advances	3.90% to 12.90% Introductory APR for 12 months from issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 10.90% to 17.90% based on your creditworthiness.
APR for Balance Transfers	3.90% to 12.90% Introductory APR for 12 months from issuance of the card, based on your creditworthiness. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 10.90% to 17.90% based on your creditworthiness.
Minimum Interest Charge	NONE
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month.
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 www.consumerfinance.gov/learnmore .

FEES

Annual Fee Annual Fee - University of Illinois Alumni Association VISA® Platinum	NONE
Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	NONE NONE NONE

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

Loss of Introductory APR. We may end your introductory APR if you make a late payment. With the loss of your introductory APR, your APR will be a rate of **10.90% to 17.90%**, based on your creditworthiness.

Effective Date. The information about the costs of the card described in this application is accurate as of August 1, 2016. This information may have changed after that date. To find out what may have changed, contact the U of I Community Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$2.00
Emergency Card Replacement Fee	\$25.00
Card Replacement Fee	\$10.00

Show Your Loyalty with THE OFFICIAL VISA® OF THE UNIVERSITY OF ILLINOIS



APPLY TODAY!
ILLINOISCARDS.ORG