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**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**UNIVERSITY OF ILLINOIS ALUMNI ASSOCIATION VISA**

| <b>Interest Rates and Interest Charges</b>                                                           |                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) for Purchases</b>                                                    | <b>12.90% to 17.90%</b> , when you open your account, based on your creditworthiness.                                                                                                                                                                      |
| <b>APR for Balance Transfers</b>                                                                     | <b>0.00%</b> , Introductory APR will end with the Jan 2020 statement cycle. Valid for balance transfers initiated between Jan 1, 2019 and Mar 31, 2019. After that, your APR will be <b>12.90%</b> to <b>17.90%</b> .                                      |
| <b>APR for Cash Advances</b>                                                                         | <b>12.90% to 17.90%</b> , when you open your account, based on your creditworthiness.                                                                                                                                                                      |
| <b>How to Avoid Paying Interest on Purchases</b>                                                     | Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.                                                                       |
| <b>Minimum Interest Charge</b>                                                                       | <b>None</b>                                                                                                                                                                                                                                                |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>                            | <b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> |
| <b>Fees</b>                                                                                          |                                                                                                                                                                                                                                                            |
| <b>Annual Fee</b><br>- Annual Fee                                                                    | <b>None</b>                                                                                                                                                                                                                                                |
| <b>Transaction Fees</b><br>- Balance Transfer Fee<br>- Cash Advance Fee<br>- Foreign Transaction Fee | <b>The greater of 3% of the balance transfer amount of \$10</b><br><b>None</b><br><b>None</b>                                                                                                                                                              |
| <b>Penalty Fees</b><br>- Late Payment Fee<br>- Returned Payment Fee                                  | Up to <b>\$25.00</b><br>Up to <b>\$25.00</b>                                                                                                                                                                                                               |

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:**

The Introductory APR for balance transfer will apply to balance transfer transactions posted to your account between January 1, 2019 and March 31, 2019. The Introductory APR for balance transfers will end with the January 2020 statement cycle. Any existing balances on University of Illinois Community Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Loss of Introductory APR:**

We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: **January 1, 2019**  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa University of Illinois Alumni Association is a secured credit card. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Emergency Card Replacement Fee:

\$25.00.

Statement Copy Fee:

\$2.00.