

**PRESCREEN & OPT OUT NOTICE:** This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria [including providing acceptable property as collateral]. If you do not want to receive prescreened offers of credit from this and other companies, call TransUnion at 1-888-567-8688 or visit the website at [www.optoutprescreen.com](http://www.optoutprescreen.com), or write TransUnion Opt Out Request PO Box 505, Woodlyn, PA 19094-0505.

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>9.9% to 24.00%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for 12 months from issuance of the card.  After that, your APR will be <b>9.9% to 24.00%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>9.9% to 24.00%</b> , based on your creditworthiness.
<b>Penalty APR and When it Applies</b>	<b>24.00%</b>  This APR may be applied to your account if you: - Make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make five consecutive minimum payments when due.
<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>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>
Fees	
<b>Annual Fee</b> - Annual Fee	None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<b>\$10.00 or 3.00%</b> of the amount of each balance transfer None None
<b>Penalty Fees</b> - Late Payment Fee	Up to \$25.00

Effective as of 10-01-24

<sup>1</sup>Terms and Conditions: APR = Annual Percentage Rate. The promotional APR for balance transfers for Visa Platinum cards opened via this pre-qualified offer is a fixed rate of 0% for the first 12 months after card open date. There is a fee of 3% of the balance transfer amount for balance transfers processed during this promotional period. The standard rate for purchases, balance transfers processed 12 months after new card open date and any unpaid promotional balance remaining 12 months after new card open date will be charged according to the fixed rate you qualify for which will be disclosed on your account opening disclosure. The standard rate will not change for as long as the line of credit is open, unless you are notified of a change in terms and provided the opportunity to opt out and discontinue use of the account. If you are requesting UICCU to transfer outstanding credit balances to your UICCU credit line (listed above), finance charges will accrue from the transaction date with no grace period. Allow at least fourteen business days for processing your request(s). Continue to make monthly payments to each creditor until the balance transfer appears as a credit on that account. Transactions are subject to account opening disclosure and your Credit Card Agreement. UICCU reserves the right to refuse any application. Offer is valid through 12-31-2024 and is non-transferable. All borrowers must qualify for and maintain a membership at UICCU to be eligible for any products and services including this prequalified offer.