

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**Visa Rewards**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>12.90% to 17.90%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR for through 2/2024 from issuance of the card.  After that, your APR will be <b>12.90% to 17.90%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>12.90% to 17.90%</b> , 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> - Annual Fee	<b>None</b>
<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, whichever is greater <b>None</b> <b>None</b>
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$25.00</b> 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 transfers will apply to transactions posted to your account during the through 2/2024 following issuance of your card. 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.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: March 1, 2023  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Illinois Visa and UICCU Visa 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.**

**Other Fees & Disclosures:**

Late Payment Fee:

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

Balance Transfer Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived for transactions posted to your account after the promotional period as stated in the Promotional Period for Introductory APR.

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.

Pay-by-Phone Fee:

\$5.00.

Statement Copy Fee:

\$2.00 per document.