

New Checking Account bonus offer available to members who open a new qualified checking account at UICCU between 9/1/2025 and 12/31/2025. Members who have held any type of UICCU checking account in the last 24 months or members who have received another checking promotional bonus offer are not eligible for the New Checking Account bonus offer. Offer limited to one New Checking Account bonus offer per member up to \$300 maximum. To receive the New Checking Account bonus offer, the member must (i) meet all eligibility requirements to hold a new first time checking account at UICCU, including making the required minimum deposit (ii) complete a minimum of 30 valid debit card transactions from the new UICCU checking account within 60 days of account opening (iii) register for or login to Digital Banking within 60 days of account opening (iv) deposit a total of \$3,500 in the first 60 days of account opening (v) maintain the account in good standing as of the New Checking Account bonus payout date.

New Credit Card bonus offer available to members who open a new UICCU Visa Credit Card between 9/1/2025 and 12/31/2025. Members who have held any type of UICCU Visa Card account in the last 24 months are not eligible for the New Credit Card bonus offer. Offer limited to one New Credit Card bonus offer per member up to \$150 maximum. UICCU Visa Credit Card and UICCU membership account must be in good standing as of the payout date. All Visa applications subject to credit approval. Annual Percentage Rate and other terms are based on individual credit worthiness and the type of Visa program selected. To receive the New Credit Card bonus offer, member must (i) open a new credit card between 9/1-12/31/2025 (ii) sign up for and log in to Digital Banking within 60 days of card opening (iii) complete 1 credit card transaction within 60 days of card opening. Full terms and conditions available on the Visa Account Opening Disclosure and Credit Card Agreement.

Combined New Checking Account and New Credit Card bonus offer (Combined Offer) available to members who open a new qualified checking account at UICCU between 9/1/2025 and 12/31/2025 that meets all of the eligibility criteria in New Checking Account bonus offer detailed above **AND** qualifies for and opens a new UICCU Visa Credit Card within 30 days of the new checking opening. Members who have held any type of UICCU checking account in the last 24 months, members who have held any type of UICCU Visa account or members who have received another checking promotional bonus offer are not eligible for the Combined Offer. Limited to one Combined Offer per member up to \$600 maximum. To receive the Combined Offer, member must (i) open a new checking account between 9/1-12/31/2025 (ii) complete 30 debit transactions in the first 60 days (iii) deposit a total of \$3,500 in the first 60 days (iv) sign up and/or log in to Digital Banking in 60 days (v) open

a new credit card between 9/1-12/31/2025 within 30 days of the new checking account also opened between 9/1-12/31/2025 (vi) complete 1 credit card transaction within first 60 days.

Cashback Credit Card Match bonus offer available to members who qualify for and open a new UICCU Signature Cashback Visa Credit Card. \$150 cashback match offer is applicable to purchases made between open date of card and one year after open date of card. The bonus cashback of \$150 will be added to your cashback balance in the statement cycle that falls within the 12-month anniversary of card open date. The Visa account must be in good standing as of the payout date to receive the bonus cashback match. "Purchases" do not include cash advances, transfers to existing UICCU card accounts, prepaid cards, gift cards, wire transfers, bill pay, convenience checks, balance transfers, similar transfers or cash equivalents, or any fees posted to your account. Qualifying tiers for cashback and \$150 cashback match are determined by the merchant code supplied by the merchant at the time of the applicable purchase.

New Checking Account bonus, New Credit Card bonus offer, or the Combined offer will be paid into the new checking account within 120 days of account opening once all qualifying conditions have been met. Cash Bonuses are considered a taxable dividend and will be reported on an IRS 1099-INT.

All applicants for any UICCU products or offers must first qualify for and open a membership account at UICCU. Application through promotional landing page is required to be eligible for any of the bonus offers. All bonus offers are for a limited time and may be withdrawn without notice. Funds for deposit must come from outside of UICCU (no internal transfers). Account must be open and in good standing when bonus is posted. Other restrictions may apply. Contact a UICCU representative for additional details.