

Annual Percentage Rates (APRs) for Check Transactions

0.00% Promotional APR is good for 12 months from the first convenience check transaction. After 12 months, you will be charged the regular APR for cash transactions. This APR will vary with the market based on the Prime Rate.

Fee:

3% of the amount of each convenience check.

Convenience checks processed on or between January 1, 2026, and March 31, 2026, will receive 0.00% APR for 12 months from the date of your first qualifying transaction. After 12 months, you will be charged the standard variable APR for cash advances. We may still honor the convenience check(s) posted before or after January 1, 2026, and March 31, 2026, but you will not receive the promotional APR. Instead, the standard variable APR for cash advances will apply. Each convenience check will be treated as a cash advance as described in your Credit Card Agreement and is subject to credit availability. Rates are subject to change. This offer is nontransferable. The attached convenience checks may not be used to pay off or pay down amounts you owe to UICCU. When transferring a balance, you should continue to make your monthly payments to each creditor/issuer until you receive a statement from the creditor/issuer reflecting the balance transfer payment. UICCU will not be responsible for any finance charges or late fees incurred due to your nonpayment.