

New Checking Account bonus offer available to members who open a new qualified checking account at UICCU between 4/15/2026 and 7/31/2026. Members who have held any type of UICCU checking account in the last 24 months, members who have received another checking promotional bonus offer, or members without a valid ITIN or SSN are not eligible for the New Checking Account bonus offer. Offer limited to one New Checking Account bonus offer per member up to \$150 maximum. To receive the New Checking Account bonus offer, the member must (i) open a new checking account between 4/15/2026 and 7/31/2026 (ii) meet all eligibility requirements to hold a new first time checking account at UICCU, including making the required minimum deposit (iii) complete a minimum of 30 valid debit card purchase transactions from the new UICCU checking account within 60 days of account opening (iv) register for or login to Digital Banking within 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 4/15/2026 and 7/31/2026. 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, the member must (i) open a new credit card between 4/15/2026 and 7/31/2026 (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.

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 offer will be paid into the new checking account within 90 days of account opening once all qualifying conditions have been met. New Credit Account bonus offer will be paid into the membership savings account within 90 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. Checking account application must be completed using the checking specific link from the promotional landing page. Credit card application must be completed using the credit card specific link from the promotional landing page. All bonus offers are for a limited time and may be withdrawn without notice. Account must be open and in good standing when bonus is posted. If UICCU in our sole discretion determines that you have engaged in abuse, misuse or gaming in connection with the New Checking Account or New Credit Card bonus offers you may be disqualified from receiving the promotional bonus payouts. Other restrictions may apply. Contact a UICCU representative for additional details.