Business Visa Cashback Disclosure

Cashback is earned on net purchases (purchases minus any credit or returns). “Purchases” do not include cash advances, transfers to existing UICCU card accounts, prepaid cards, gift cards, wire transfer, bill pay, convenience checks, balance transfers, similar transfers or cash equivalents, or any fees posted to your account.

There is no limit to the amount of cashback you can earn or accumulate on purchases, and your cash back rebates never expire as long as your account is open and in good standing. If your account is closed by you or UICCU you will lose any rewards you have not redeemed.

Your account must be open and in good standing (not canceled or terminated, not delinquent, over limit, restricted, or otherwise not available to use for charges) at the time of redemption.

You can redeem your available cash rebates and receive a statement credit to your credit card account, or you can choose to deposit your cash rebates to your UICCU business checking or business savings account.

A minimum of $20 is required for each redemption request. Your redemption request will be disbursed within 5 business days after your request is processed.

Statement credits to your credit card account are not considered payments. You should continue to make your scheduled monthly payments before the due date.

The program is void where prohibited or restricted by law. Other restrictions may apply. Please contact a UICCU representative for additional information.

If UICCU in our sole discretion determines that you have engaged in abuse, misuse or gaming in connection with earning or using Cashback or that you may attempt to do so, we may deduct Cashback from your account, temporarily suspend your ability to redeem Cashback, temporarily suspend your ability to earn Cashback, and/or close your account or expel you from UICCU membership, upon which all of your accumulated Cashback will be forfeited.