



Consumer Visa Signature Cashback Disclosure

You will earn 5% cashback on gas and travel purchases, 2% cashback on grocery and restaurant purchases, and 1.5% cashback on all other purchases. 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 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.

\$150 cashback match offer is applicable to purchases made between open date of card and one year after open date of card. For new cards, 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. For upgraded cards, the bonus cashback will be added to your cashback balance each statement cycle for the first 12-months after upgrade date or until \$150 is reached, whichever comes first.

All purchases earn 1.5% cashback. Purchases for gas and travel earn an additional 3.5% and grocery and restaurant purchases earn an additional 0.5%. The \$150 cashback match is calculated on the total of 1.5% cashback awarded. Cards opened or upgraded on or after 8/1/2026 will earn 5% cashback on a net total of up to \$15,000 gas and travel purchases, for a total maximum cashback bonus amount of \$525, during each calendar year. Any purchase transactions after the maximum threshold has been met would continue to earn 1.5% cashback with no bonus.

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 cancelled or terminated, not delinquent, over limit, restricted, or otherwise not available to use for charges) at the time of redemption.

Redeeming your Cash Back Rewards

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 checking or 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 upon which all of your accumulated Cashback will be forfeited.