

Annual Percentage Rates (APRs) for Check Transactions

4.99% 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 by November 30, 2026 will receive 4.99% APR for twelve (12) months from the date of your first qualifying transaction. After twelve (12) months, you will be charged the standard APR for cash advances. Your standard APR will apply to any convenience checks processed after November 30, 2026. Rates are subject to change. This offer is nontransferable. Each convenience check will be treated as a cash advance as described in your Credit Card Agreement and is subject to credit availability.

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 until you receive a statement from the issuer/merchant reflecting the balance transfer payment. UICCU will not be responsible for any finance charges or late fees incurred due to nonpayment to other creditors.

Please note: Some merchants may not accept convenience checks and may inform you of their intent to convert your convenience check payment to an electronic ACH debit. Please verify with the cashier or merchants prior to making your purchase or payment. These convenience checks cannot be processed as an ACH payment and will be rejected.

As a security measure, the checks will not be honored unless your credit card has been activated. Please call 1.800.631.3197 to activate your credit card prior to writing any checks. Checks will not be honored if your credit card is reported as lost or stolen. Like any check, these convenience checks are negotiable and should be destroyed if you do not plan to use them.

If you prefer to not receive checks by mail in the future, please contact us at 1.877.678.4328. We'll be glad to notify you of future promotions via email