

UNIVERSITY OF WISCONSIN CREDIT UNION

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**APPLICATION AND
SOLICITATION
DISCLOSURE****Interest Rates and Interest Charges****Annual Percentage Rate (APR) for
Purchases****Visa Credit Card**

10.65% to 22.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Rewards Credit Card

13.25% to 24.60% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature Rewards Card

16.91% to 25.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

15.45%

This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers**Visa Credit Card**

0.00% Introductory APR for a period of 18 billing cycles.

After that, your APR will be **10.65% to 22.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Rewards Credit Card

0.00% Introductory APR for a period of 18 billing cycles.

After that, your APR will be **13.25% to 24.60%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature Rewards Card

0.00% Introductory APR for a period of 18 billing cycles.

After that, your APR will be **16.91% to 25.00%** , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Secured

15.45%

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances	<p>Visa Credit Card 10.65% to 22.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Rewards Credit Card 13.25% to 24.60% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Signature Rewards Card 16.91% to 25.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa Secured 15.45% This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Annual Fee - Additional Card Fee	None None
Transaction Fees - Introductory APR Balance Transfer Fee Visa Credit Card Visa Rewards Credit Card Visa Signature Rewards Card - Balance Transfer Fee Visa Secured - Cash Advance Fee - Foreign Transaction Fee Visa Credit Card Visa Rewards Credit Card Visa Secured - Foreign Transaction Fee Visa Signature Rewards Card - Transaction Fee for Purchases	\$10.00 or 3.00% of the amount of each balance transfer, whichever is greater None \$2.00 1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars None None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

Introductory APR for Balance Transfers - Visa Credit Card, Visa Rewards Credit Card, and Visa Signature Rewards Card: We permit balance transfers from most non-University of Wisconsin Credit Union accounts. Any existing balances on University Of Wisconsin Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

Effective Date: The information about the costs of the card described in this application is accurate as of: July 26, 2022 .
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Credit Card, Visa Rewards Credit Card, Visa Signature Rewards Card and Visa Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:

Late Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Credit Card, Visa Rewards Credit Card, and Visa Signature Rewards Card: \$10.00 or 3.00% of the amount of each balance transfer, whichever is greater. However, this fee is waived for non-introductory balance transfers.

Cash Advance Fee (Finance Charge): \$2.00.

Returned Payment Fee: \$25.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee: \$5.00.

Rush Fee: \$25.00 Monday through Friday for domestic delivery. \$45.00 International delivery and Saturday domestic delivery.

Margins:

Visa Credit Card

Purchases will be charged at 5.90% to 17.25% above the Index.

Balance Transfers will be charged at 5.90% to 17.25% above the Index.

Cash Advances will be charged at 5.90% to 17.25% above the Index.

Visa Rewards Credit Card

Purchases will be charged at 8.50% to 19.85% above the Index.

Balance Transfers will be charged at 8.50% to 19.85% above the Index.

Cash Advances will be charged at 8.50% to 19.85% above the Index.

Visa Signature Rewards

Purchases will be charged at 12.16% to 20.25% above the Index.

Balance Transfers will be charged at 12.16% to 20.25% above the Index.

Cash Advances will be charged at 12.16% to 20.25% above the Index.

Visa Secured

Purchases will be charged at 10.70% above the Index.

Balance Transfers will be charged at 10.70% above the Index.

Cash Advances will be charged at 10.70% above the Index.