UNIVERSITY OF WISCONSIN CREDIT UNION
8033 Excelsior Drive
Madison, WI 53717
800-533-6773•608-232-5000
uwcu.org

APPLICATION AND SOLICITATION DISCLOSURE

VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Credit Card** **12.65% to 24.00%** , 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** **15.25% to 26.60%** , 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** **18.91% to 27.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.45%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Credit Card** **12.65% to 24.00%** , 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** **15.25% to 26.60%** , 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** **18.91% to 27.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.45%** This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Cash Advances	**Visa Credit Card** **12.65% to 24.00%** , 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** **15.25% to 26.60%** , 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** **18.91% to 27.00%** , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Secured** **17.45%** This APR will vary with the market based on the Prime Rate.
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 - Balance Transfer Fee - 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	 **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	 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)."

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: September 22, 2026 . This information may have changed after that date. To find out what may have changed, contact University of Wisconsin 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

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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.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

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.

Cash Advance Fee (Finance Charge): $2.00.

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.

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