



State ECU Non - Variable Rate Visa Credit Cards

IMPORTANT DISCLOSURE INFORMATION

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES: 7.50-18.00%.

GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES: Your due date is approximately 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest for cash advances and balance transfers on the transaction date.

MINIMUM PAYMENT: 3% minimum \$20.

UCHOOSE REWARDS: uChoose Rewards® is a program that earns you points just for using your State ECU credit card. Enroll today at uchooserewards.com

- 1 point per \$1 spent.
- Points must be redeemed through the website only.
- Points expire in 3 years.
- Points will appear on accounts 30-60 days after purchases.
- Bonus points available for online shopping through uChoose website.
- Business accounts not eligible for rewards programs.

TRANSACTION FEES

- Balance Transfer: \$0.
- Cash Advances: 3% of advance or \$25.00 max.
- Foreign Transaction Fee: 1% of foreign transaction amount.
- Late Payment Fee: \$10.00.
- Over-the-Limit Fee: \$10.00 if over-the-limit by 105%.
- Annual Fee: \$0.00.

ONLINE ACCOUNT MANAGEMENT

- 24/7 account access.
- Single sign-on from the online banking service.
- Ability to set one-time or recurring online payments.
- Multiple consumer-defined email alerts for transaction, security and statement notifications.
- E-statement option for enhanced security and immediate access to account information online and via email.
- Self-service management tools including balance transfer request, credit line increase requests and dispute initiation.
- Seamless integration with uChoose Rewards® from Fiserv.

CREDIT CARD TIPS FOR 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>.

The above information is current as of September 30, 2021 and is subject to change at any time.