UECU

WHERE XKIG WORKERS *Bank Smarter*

Exclusive Credit Union Perks Await You!

Join Today!

Open one of the accounts below and get a $25 gift card![1]

Kasasa® Checking

- Kasasa Cash®
- Kasasa Cashback®

Bank for *Free* + Get *Rewarded* Monthly

- Get Rewarded Monthly[2]
- Easy Mobile Deposit
- Save More *with Kasasa Saver*
- Cash Rewards[2]
- ATM Fee Refunds[3]
- No Monthly Maintenance Fees

+

Visa® *Power Card™*

- Rewards Credit Card
- Exclusive Offer

Low *1.99% APR*[4] Introductory Rate

- Borrow up to $25,000
- No Balance Transfer Fee
- No Annual Fee
- Earn *VantagePoints®* Rewards[5]
- 12-Month 1.99% APR Intro Rate[4]
- 8.75%-18.00% variable APR thereafter[4]

And... Loan Rate Discounts

- Open a Loan & Checking for Double the Discount!

Exclusive Double Discount Up to *0.50% Off*[4] Your Loan Rate[6]

- Get Pre-Approved Online
- Better Rates than Dealerships
- Exclusive Offer for *You!*
- Auto Refinance Loans
- New and Used Auto Loans
- Personal Loans

**See disclosures on back*

Lisa Reynolds
Sr. B2B National Account Rep

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Reference this flyer and get an additional $10 Gift Card when you open an account!

Scan to Join

1 Upon opening a UECU Visa® Power Card™ Account or a UECU Checking Account with an Advantages Visa® Debit Card™, you receive 3,000 VantagePoints™, which can be redeemed for a $25 Gift Card. All Visa Power Card™ and Checking Account applicants are subject to UECU's approval process.

2 For a Kasasa Cash Back account, you will receive 4.00% cash back on up to a total of $200.00 on debit card purchases that post and settle to the account during the Monthly Qualification Cycle. Transaction restrictions may apply. A maximum of $8.00 in cash back payments may be earned per Monthly Qualification Cycle.

3 Depending on what Kasasa checking account you have, you may receive disclosed qualifying dividends, cash back, or ATM fee refunds when you meet your account's qualifications during a Monthly Qualification Cycle. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle. Dividends, cash back, and ATM fee refunds will be credited to your Kasasa Cash or Kasasa Cash Back accounts on the last day of the current statement cycle. Depending on your Kasasa checking account, when your qualifications are not met, cash back payments are not made, nationwide ATM fee refunds are not refunded, and the entire daily balance will earn a lower, non-qualifying APY as disclosed. You will receive a refund up to an aggregate total of $12.00 for nationwide ATM fee re-funds incurred within your Kasasa Cash Back and Kasasa Cash account when the respective account qualifications are met during a Monthly Qualification Cycle. If qualifications are not met, ATM fee refunds are not refunded. If an account is closed during the Monthly Qualification Cycle, you will forfeit any ATM fee refunds that have not been credited to your account. Rates, rewards, and bonuses, if any, are variable and may change after an account is opened; rates may change without notice to you. Limit of one Kasasa Checking account per membership account. Rewards less than a penny cannot be distributed. Fees may reduce earnings. See our website, uecu.org/checking, or contact a Member Service Representative at 800.288.6423 for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions.

4 APR=Annual Percentage Rate. Introductory rate of 1.99% APR applies to any advances added to your UECU Visa® Power Card™ during the first 12 months after its issue. At the time of your card application, your regular variable interest rate is based on an evaluation of credit-worthiness criteria and is identified in your credit card agreement and disclosures. Not all applicants will qualify for approval. Following 12 complete monthly UECU credit card statement cycles, all balances, existing and new, will accrue interest at your regular variable rate, which is the Wall Street Journal Prime Rate ("index") plus or minus the "margin" as disclosed in your credit agreement and disclosure. APR will not exceed 18%. The intro rate offer of 1.99% APR is for first-time cardholders only. Offer may be withdrawn at any time without notice.

5 Points earned on Visa purchases – exclusions may apply. ATM cash transactions or cash advance transactions are not eligible to earn points. Points are earned net of credits. New Visa Power Card™ holders earn 2 points for every $1 spent on purchases for the first 30 days. Cardholders earn 1 point for every $1 spent thereafter. For complete VantagePoints™ rules, visit uecu.org/vantagepoints.

6 Subject to credit underwriting and approval. Not applicable to lines of credit, home equity loans, mortgages, or Visa Power Card™ rates. Valid 30 days from date of UECU's visit to your sponsor company location. Total .50% APR reduction consists of a combination of a .25% reduction for maintaining an active UECU Checking Account (excluding Green Light Checking™) AND a .25% APR reduction for responding to this offer with your first UECU term loan. An active UECU checking account has at least one transaction per month.

Federally insured by the NCUA. Equal Housing Opportunity.