



### IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

The following is a summary of changes that are being made to Your UniWyo Federal Credit Union credit card account terms. The **“Effective Date”** for these changes is determined by Your **next statement closing date after 08/09/2024** as follows:

Statement Closing Date	Effective Date	First Statement Changes Will Be Sent On
08/10/2024	08/11/2024	9/30/2024
08/21/2024	08/22/2024	9/30/2024
08/28/2024	08/29/2024	9/30/2024
09/06/2024	09/07/2024	10/31/2024

- Paying Interest.** For Balance Transfers, starting on the “Effective Date,” You will no longer avoid paying interest even if You pay the entire balance by the next due date. We will begin charging You interest on balance transfers on the date of the transaction or the first day of the billing cycle in which the transaction is posted to Your Account, whichever is later (transaction date).

Revised Interest Rates and Interest Charges as of the “Effective Date”	
<b>Paying Interest</b>	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. We will begin charging interest on balance transfers and cash advances on the transaction date.

- Fees:**
  - For all balance transfers taking place after the “Effective Date,” there will be a Balance Transfer Fee of 2% of the amounts transferred. If Your Account is subject to a Balance Transfer Fee (finance charge), the fee will be charged to Your Account when You transfer a balance from an account of another creditor to the Account subject to Your Agreement.
  - The maximum Returned Payment Fee will be up to \$28.00 (**Penalty Fee**).
  - A Document Copy fee of \$5 for each statement or document requested is being added.

Revised Fees as of the “Effective Date”	
<b>Transaction Fee – Balance Transfer Fee</b>	<b>2%</b> of the total balance transfer amount
<b>Penalty Fee – Returned Payment Fee</b>	<b>\$28.00</b> or the amount of the required minimum payment, whichever is less
<b>Document Copy Fee</b>	<b>\$5.00</b> per statement or document requested

- Variable Rate Information.** The APR is a Variable Rate and may increase in the future. The APR is subject to change the first day of the billing cycle of each calendar quarter to reflect any change in the Index. The Index will be determined by the Prime Rate on the first day of each calendar quarter (January, April, July, and October), as listed in the Wall Street Journal. The APR will never be greater than 18.00%. Any increase in the APR will result in an increase in the amount of the interest You will pay, may increase Your Minimum Payment Due, and may increase the number of payments to pay off Your balance. If the Index is no longer available, We will choose a new index which is based upon comparable information.

- **Margin:**
  - Purchases will be charged at 2.90% - 13.99% above the Index
  - Balance Transfers will be charged at 2.99% - 13.99% above the Index
  - Cash Advances will be charged at 4.99% - 15.99% above the Index
- **Payment Due Date.** Beginning after the “Effective Date,” Your new payment due date will be on the 28<sup>th</sup> day of the month. This new payment due date will be reflected on your first statement received after the “Effective Date,” as listed in the “Effective Date” table above.
- **Billing Cycle Closing Date.** Beginning after the “Effective Date,” Your billing cycle closing date will be the last day of the month prior to the billing cycle’s payment due date. The new billing cycle closing date will be reflected on your first statement received after the “Effective Date,” as listed in the “Effective Date” table above.
- **Right to Reject Changes.** You have the right to reject the above changes to Paying Interest and Fees prior to the “Effective Date.” To reject the changes, please contact us toll-free at (866) 486-4996. If You choose to reject the above changes, Your ability to use the account for further advances will be terminated.
- **Billing Inquiries Address.** Beginning on the “Effective Date,” the address for Billing Inquiries, reporting statement errors, and making payments will be:

UniWyo Credit Union  
2020 Grand Ave, Suite 100  
Laramie, WY 82070

### SCORECARD REWARDS PROGRAM NOTICE OF CANCELATION

Your ScoreCard Rewards bonus point program is ending on **September 13<sup>th</sup>, 2024**. Time to act is limited. You have until November 13<sup>th</sup>, 2024, to redeem Your points for valuable merchandise and travel rewards.

- **Points Accumulation.** You will continue to accumulate points through the program end date of September 13<sup>th</sup>, 2024.
- **Redemption End Date.** You have **until November 13<sup>th</sup>, 2024**, to redeem Your points for valuable merchandise and travel rewards.
- **Ways to Redeem Your Points:**
  - Visit [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com)
  - Call 800-854-0790