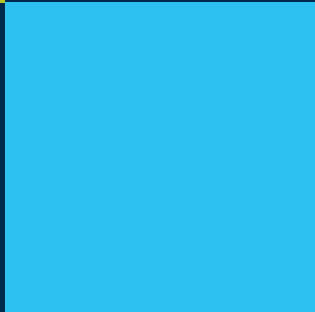


WELCOME TO



UNIVERSITY

credit union



Letter from the CEO



Dear Members,

It is my pleasure to welcome you to University Credit Union and introduce you to the enhanced benefits and features that will be available to you after our system's conversion on March 1, 2025.

Bank with your brain — it's more than UCU's tagline, it defines our commitment to our members. For 74 years it has been our ongoing mission to equip our members with a financial advantage. UCU has our members' best interest as the top priority. That's why we offer the Best Rates in the Nation Guarantee* for our loan products and the opportunity to earn up to 5.00% APY¹ with our University Checking Account.

You'll now have expanded and convenient account access through online banking and UCU's mobile banking app. Also, as a UCU member-owner you can use over 30,000 ATMs in the CO-OP® network, surcharge-free, and access 5,600 branches that are part of the Shared Branch Network, which allow you to perform a range of transactions at other participating credit unions. The Abilene location you are familiar with will remain to serve your banking needs.

UCU serves over 55,000 members with over \$1 billion in assets. UCU is a financially strong and sound credit union. Your deposits will continue to be insured by the National Credit Union Administration (NCUA).

The following pages highlight the products and services that University Credit Union offers and what changes you can expect in the upcoming month. Welcome to the UCU family and we look forward to serving you.


Warm regards,



Dr. David L. Tuyo II, DBA
President/CEO
University Credit Union

*UCU guarantees that our lowest loan rate for cars, credit cards, consolidation, and HELOCs are in the top 5% nationwide as measured in a monthly rate survey by Rate Watch, a part of S&P Global.

¹APY = Annual Percentage Yield. To earn up to 5.00% APY, member must have a qualifying University Checking Account. Based on a combined rate of 4.88%. Credit card must be active, have at least one monthly transaction (excludes balance transfers and cash advances), and be enrolled in credit card eStatements to qualify for the extra 1.00% APY in dividends. Account does not earn dividends if there is a \$0 balance in a HELOC at the end of the month. All accounts must be in good standing with no delinquency or bankruptcy pending. Multiple loans in the same category count for only 1.00% APY in dividends.



About Your Former ACU Credit Union Accounts

Account Numbers

Your ACU Credit Union account number will change. You will receive your new account number on March 1.

Direct Deposit & Electronic Payments

Your direct deposits and electronic payments will not be immediately impacted by the systems conversion. However, you will need to update your direct deposit and electronic payment information by **March 14, 2025**. Starting **March 2** you can update your direct deposits (i.e. pay checks, etc.) and electronic payments (i.e. gym memberships, insurance, etc.) with UCU's routing number 322079502 to continue a seamless transition to your new UCU account.

Bill Pay

Pay and receive bills securely online by accessing UC U's bill pay feature within mobile and online banking. It's the same easy, secure, and convenient, Checkfree banking you are used to.

Loan Information

The terms and conditions of your loan will remain the same, but payments will need to be made to UCU. Payments can be made online or through the mobile app via account transfers. Payments can be mailed to:

UCU Payments
PO Box 25356
Los Angeles, CA 90025-0356

Certificates

Certificates will remain at the same rate for the duration of the term.

To view current rates, please visit ucu.org/rates.



Deposit Accounts



University Checking

- You can earn up to 5.00% APY¹ when you have your loans with UCU. Get rewarded for the banking you already do!

Smart Checking

- Earn 3.00% APY² in two easy steps. Just enroll in eStatements and initiate direct deposit. It's a no brainer.

Savings

- Personalize your account with a special name or purpose (Holiday Savings, Vacation Fund, etc.)

Money Market / High Yield Savings

- Keep a \$2,500 minimum balance to start earning dividends.

Certificates

- Choose from various terms (6 to 60 months)
- Current open Certificates will remain at the same rate for the duration of the term. To view current rates, please visit ucu.org/rates.

Individual Retirement Accounts (IRAs)

- Choose from fixed-rate or investment options.

²APY = Annual Percentage Yield. To earn 3.00% APY, member must have a qualifying Smart Checking Account, opened August 1, 2024 and after. Based on a combined rate of 2.96%. All accounts must be in good standing with no delinquency or bankruptcy pending. Qualifying Smart Checking Accounts will earn 3.00% APY in dividends on balances up to \$25,000. Balances above \$25,000 will be paid at the regular checking rate.

Qualifying Smart Checking Accounts are defined as being enrolled in eStatements and having a direct deposit to the Smart Checking Account of at least \$1,000 aggregated monthly. If the requirements are not met, then no dividend is earned. Secondary Smart Checking Accounts not eligible to earn APY. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day. Dividends are disbursed monthly into the active Smart Checking Account. APY is accurate as of the last dividend declaration date. Fees could reduce the earnings on the account. Rate subject to change after account opening and may vary based on qualifications met at month end. Not valid with any other offers. No minimum balance is required. To establish a UCU Membership, you must deposit at least \$5 to a Regular (Share) Savings Account. A \$50 minimum deposit is required to open a Smart Checking Account. All accounts are subject to approval. For other details regarding this account, you can reference your account disclosures, which detail all other terms and conditions.



Loans & Investments



Home Loans

- Purchase or refinance your home with UCU.
- Wide variety of mortgage options to fit your needs.

Home Equity Line of Credit (HELOC)

- Introductory rate as low as 5.99% APR³

Auto Loans

- Purchase your new or used car with UCU.
- Refinance your existing auto loan from another lender and you could save more with UCU.
- Stress-free car buying with UCU's car buying services.

Personal Loans and Personal Lines of Credit

- Borrow as little as \$500.
- Versatile financing that you can use almost any way you choose.
- Personal Lines of Credit give you a revolving line where your payment is based on the amount used, not the amount of your credit line.

Student Loans

- Private Student Loans with fixed-rate or variable-rate options available.
- Refinance federal and private student loans with UCU's Student Loan Refinance program.

Loan Consolidation

- Combine debt into one new loan and make one monthly payment.

Wealth Management

- As a member of University Credit Union you have access to University Investment Services powered by Copper Financial Network, LLC (CuFi)⁴.

³APR = Annual Percentage Rate. Introductory rate good for 12 months from date of closing. Introductory loan rates apply to new loans or loans from other financial institutions and are not intended for refinancing of existing University Credit Union loans, nor are they available as a concurrent loan with a home purchase. Rate may change based on the index which is the Prime Rate as regularly published in the "Money Rates Table" of the Wall Street Journal. Interest only payments apply to Home Equity Lines of Credit with a maximum 80% combined loan-to-value and during draw period only. Minimum Credit Limit \$25,000. The current index for this quarter as of 12/19/2024 is 7.50%. Corresponding variable APRs range from 7.00% to 17.99%. Rate is subject to change quarterly. Minimum payment during the draw period is equal to the finance charges (interest) that accrued on the outstanding balance during the preceding billing period. Third-party closing cost are applicable and range from \$700.00 to \$2,500.00, depending on the loan amount and lien position. No Annual or Advanced Fees charged on HELOCs. All loans listed are available on primary member residences (single-family, owner occupied detached dwellings, condos, or townhouses). Some restrictions may apply. Rates are subject to change without notice. Loans issued subject to credit review.

⁴Securities and advisory services offered through Copper Financial Network, LLC ("CuFi"), Member FINRA/SIPC. CuFi is a SEC registered investment advisor. Products offered through CuFi are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Representatives are registered through CuFi. University Credit Union ("UCU") has contracted with CuFi to make non-deposit investment products and services available to credit union members. UCU and CuFi are unaffiliated. University Investment Services is a marketing name used by CuFi.

Our Members Earn More

Best Rates in the Nation Guarantee*

We are confident that we are giving our members the financial advantage they deserve by offering our Best Rates in the Nation Guarantee.

University Checking Account

Earn up to 5.00% APY⁶ when you have your loans with UCU.

Make at least 25 monthly transactions AND enroll in eStatements to earn 1.00% APY in dividends.

Keep boosting your dividends by getting an additional:

- 1.00% APY for a UCU Auto Loan
- 1.00% APY for a UCU Credit Card
- 1.00% APY for a UCU Consolidation Loan
- 1.00% APY for a UCU Home Loan or Home Equity Line of Credit (HELOC)

That's how you earn up to 5.00% APY for the banking you already do!

*UCU guarantees that our lowest loan rate for cars, credit cards, consolidation, and HELOCs are in the top 5% nationwide as measured in a monthly rate survey by Rate Watch, a part of S&P Global.

⁶APY = Annual Percentage Yield. Qualifying University Checking Accounts will earn 1.00% APY in dividends on balances up to \$25,000. Balances above \$25,000 will be paid at the regular checking rate. Qualifying University Checking Accounts are defined as having at least 25 transactions per month and enrollment in eStatements. If the requirements are not met, then no dividend is earned. A \$50 minimum deposit is required to open a University Checking Account and earn APY. The rate may change after the account is opened. Secondary University Checking Accounts not eligible to earn APY. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account at the end of each day. Dividends are disbursed monthly into the active University Checking Account. APY is accurate as of the last dividend declaration date. Fees could reduce the earnings on the account. Not valid with any other offers. To establish a UCU Membership, you must deposit at least \$5 to a Regular (Share) Savings Account. All accounts are subject to approval.

Upgrade Your Credit Card

Cash Back Credit Card

Apply today to earn up to 3% cash back

- Earn 3% cash back on all purchases for the first 6 months and 1.5% cash back after that⁷
- No annual or foreign transaction fee⁸
- Best Rates in the Nation Guarantee*

Rewards Credit Card

Unlimited rewards on your everyday purchases

- Unlimited rewards points on your purchases for travel, hotels, merchandise & more!
- Earn two points for each \$1 spent on the card⁹
- No annual or foreign transaction fees
- Best Rates in the Nation Guarantee*

University Credit Card

A great choice to save on credit card interest charges

- Switch high-interest rate balances to your new card and save
- No annual or foreign transaction fee
- Best Rates in the Nation Guarantee*

*UCU guarantees that our lowest loan rate for cars, credit cards, consolidation, and HELOCs are in the top 5% nationwide as measured in a monthly rate survey by Rate Watch, a part of S&P Global.

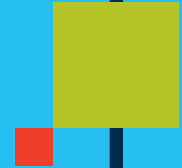
⁷Cash Back Credit Cards in good standing will automatically earn 1.5% cash back on net purchases (purchases less any credits, returns and adjustments). Cash advances and balance transfers will not earn rewards. Cash back rewards will be deposited to the member's primary checking account on the first of the month. A checking account and enrollment in eStatements are required to qualify for cash back rewards. If the monthly amount of cash back earned is negative, the negative amount will carry over and be deducted from future cash back rewards. The 3% cash back promotional offer is available on new accounts only. Members will earn 3% cash back on all net purchases made within the first 6 months from account opening or until a total of \$10,000 in combined purchases is reached, whichever occurs first. After the promotional offer expires, all net purchases will earn 1.5% cash back. There is no maximum amount of cash back rewards that can be earned on net purchases at the standard rate.

⁸University Credit Union does not charge annual fees, balance transfer fees or foreign transaction fees.

⁹Rewards Credit Card offers a generous 2 points per dollar spent on net new purchases (purchases less any credits, returns, and adjustments). Cash advances, balance transfers, fees, finance charges, and checks used to access your account will not earn rewards points. There is no limit on the rewards points you can earn each month. Any determination of qualifying transactions and exceptions for rewards points is at the sole discretion of UCU. UCU reserves the right to verify and adjust rewards points at any time prior to or following point posting and redemption. If the Rewards Credit Card account is closed, all points not redeemed will be lost. Rewards points are not transferable. UCU may change or terminate the Rewards Program at the credit union's discretion at any time, with or without prior notice except where required by law.



Convenience



Online Banking

- Use electronic Bill Pay service to schedule one-time and recurring payments
- Transfer money between accounts and to other UCU members
- Make payments to your UCU loan accounts
- Get secure eStatements instead of receiving monthly statements by mail
- View images of your cleared checks
- Sign up for free account alert notifications
- Import your transactions to Quicken for easy budgeting analysis

Mobile Banking

- Deposit checks directly from your phone with Mobile Check Deposit
- Check your current balance
- Transfer money and make payments to your UCU loans
- View transactions and cleared checks
- Approve account transfers and loan payments between suffixes
- Use Bill Pay to schedule payments, review or change pending transactions, and access past payments
- Find free CO-OP® ATMs and Shared Branch locations

Bill Pay / P2P

- Schedule payments in advance, to utilities, cable companies, and more
- Quick and convenient transfers from your UCU account to friends, family, and more
- We guarantee your payment will arrive on time as scheduled, or we'll pay up to \$50 of your late fees
- Payees can send your statement directly to your online account
- Receive email alerts to notify you when your bills are ready to view

eStatements

- Instant, 24/7 access to your official account statements online
- Online Banking firewalls provide more security, with fewer statements being lost or stolen through the mail
- Receive notifications in your inbox as soon as your statements are updated and ready to view

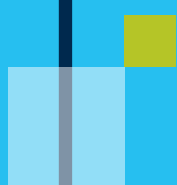
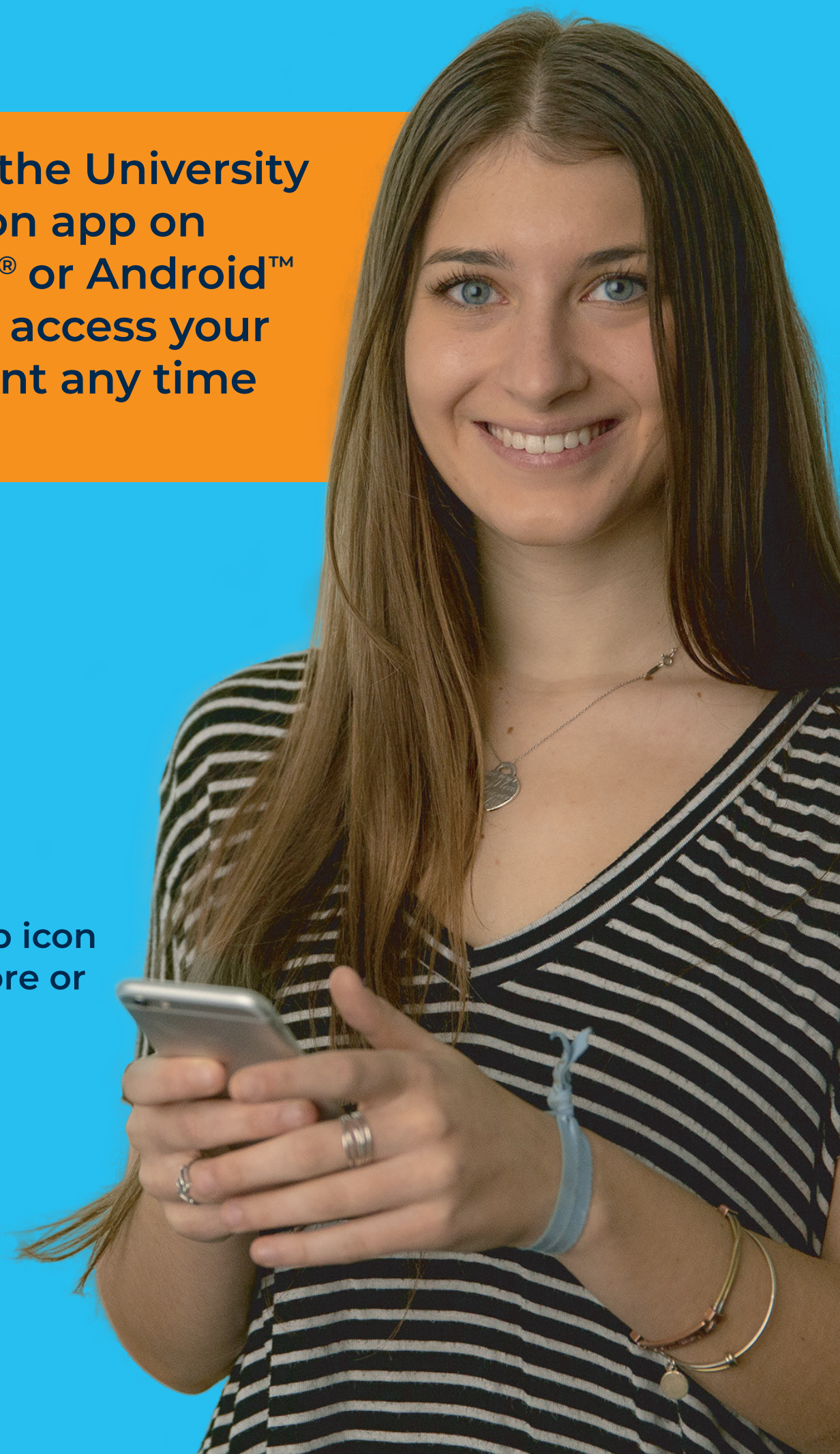
Meet Royce, our Virtual Assistant

- Get your questions answered 24/7 on ucu.org
- Check your balances and transfer funds securely with Royce

Download the University
Credit Union app on
your Apple® or Android™
device and access your
UCU account any time
you want.



Look for our app icon
in the Apple Store or
Google Play.




Expanded Access



It's easy to find an ATM

You're covered from coast to coast with 30,000 surcharge-free ATMs and 5,000+ Shared Branches.

- **Free UCU ATMs (coming soon to our Abilene location):** You can withdraw cash, make deposits, transfer funds between accounts or make account inquiries at any of our UCU ATMs at no charge.
- **CO-OP® surcharge-free ATMs:** Avoid surcharge fees¹⁰ and transactions fees when you use a CO-OP® Network ATM to get cash, review balances, and transfer funds. Visit any of the nearly 30,000 CO-OP® Network ATMs, including 5,500 at 7-Eleven store locations. Just look for the CO-OP® logo. 
- **Safe and timely deposits:** There are over 9,000 combined UCU and CO-OP® ATMs that will also accept your UCU account deposits.¹¹ You'll even receive a receipt of your deposit just like you would at a UCU branch.
- **Worldwide access:** Use your UCU Debit Card to make cash withdrawals at over 100,000 ATMs bearing the Cirrus®, Star®, Instant Teller® or Interlink® logo. A surcharge may apply at some ATMs.

Shared Branch Network

With your UCU membership you can visit branches that are part of the Shared Branch Network. Your membership and accounts remain at UCU, but you can **access them anywhere, by visiting the affiliated Shared Branch location that's near your home, office or favorite vacation spot.**

Through the Shared Branch Network, you can:

- Make deposits, withdrawals, and loan payments
- Transfer money
- Receive loan advances
- Request balance inquiries and more

Visit: [ucu.org/locations](https://www.ucu.org/locations)
to find the nearest shared branch or ATM

Visit the **ACU Banking Hub:**
701 College Drive Abilene, TX 79601
Phone: 325.674.2486

¹⁰A surcharge is a fee that the owner of the ATM imposes on a user. ATMs that surcharge should have a warning screen appear before the completion of the transaction to notify each user of an impending surcharge. Surcharges are not the same as transaction fees. University Credit Union's transaction fee for cash withdrawals at CO-OP® Network ATMs are waived. Transaction fees at non-UCU ATMs still apply, as described in your disclosure statement.

¹¹Deposits may not be available for immediate withdrawal, and will generally be available for withdrawal two business days following the date of deposit. For more details, please contact a Financial Services Specialist.



Bank with your **brain.**



ucu.org ■ 800.UCU.4510



Federally insured by NCUA
NMLS #409731

