



## IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

March 31<sup>st</sup>, 2025

The following is a summary of changes that are being made to your UniWyo Federal Credit Union Credit Card account terms. The **"Effective Date"** of these changes is **June 1<sup>st</sup>, 2025**. The first statement reflecting these changes will be the statement for June, 2025.

- **Annual Percentage Rate (APR) Increase.** Due to changes in market conditions, your APR for Purchases, Balance Transfers, and Cash Advances is increasing as detailed below. Transactions made on or after June 1<sup>st</sup>, 2025, will be subject to the APR changes listed below. This may increase your minimum payment due, the amount of interest you pay, and may increase the number of payments to pay off your balance. Transactions made before June 1<sup>st</sup>, 2025, will continue to have the current APR applied.
- **Conversion to a Variable Rate Annual Percentage Rate (APR).** Due to changes in market conditions, your Annual Percentage Rate (APR) is being converted from a fixed to a variable rate APR. Transactions made on or after June 1<sup>st</sup>, 2025, will be subject to the APR changes listed below. Transactions made before June 1<sup>st</sup>, 2025, will continue to have the current APR applied.
- **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 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.

Revised Interest Rates and Interest Charges, as of June 1 <sup>st</sup> , 2025*	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.49% to 17.99%</b> - This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>11.49% to 17.99%</b> - This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>13.49% to 17.99%</b> - This APR will vary with the market based on the Prime Rate.

\*The APR rates disclosed above are based on the current Prime Rate of 7.50%. If the Prime Rate changes before June 1<sup>st</sup>, 2025, the APR will change. Any Increase in the APR will increase the minimum payment.

- **Margin:**
  - The **APR for Purchases** will be determined by adding a margin of **3.99% to 13.99%** to the Index.
  - The **APR for Balance Transfers** will be determined by adding a margin of **3.99% to 13.99%** to the Index.
  - The **APR for Cash Advances** will be determined by adding a margin of **5.99% to 15.99%** to the Index.
- **Minimum Payment Due.** Your Minimum Payment Due will be 2.00% of your total New Balance, or \$25.00, whichever is greater, plus any amount past due and any amount by which you have exceeded your applicable credit limit. If your total New Balance is less than \$25.00, then your Minimum Payment Due will be the amount of the total New Balance.
- **Transaction Fee.** For all transfers taking place on or after June 1<sup>st</sup>, 2025, there will be a Balance Transfer Fee of up to 2% of the amounts transferred.

Revised Fees as of June 1 <sup>st</sup> , 2025	
<b>Transaction Fee – Balance Transfer Fee</b>	Up to 2% of the total balance transfer amount.



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- **Right to Reject Changes.** You have the right to reject the above changes prior to the effective date of June 1<sup>st</sup>, 2025. 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.
  - **Exceptions to Effectiveness of Changes.** If your account is currently subject to special terms under the Service Members Civil Relief Act (SCRA), then changes described in this notice that are inconsistent with the special terms will not apply to your account until you are no longer eligible for special terms under the SCRA.
  - **Questions?** If you have questions about this notice, or about your account, please contact us at (307) 721-5600 or toll free at (866) 486-4996, email us at [contact.us@uniwyo.com](mailto:contact.us@uniwyo.com), or write us at:

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