





**Payment Allocation:** We will apply your minimum payment first to lower APR balances. Payments made in excess of the minimum payment will be applied to balances with higher APRs first before balances with lower APRs.

**Cardholder Agreement:** You agree to be bound by the terms of the Cardholder Agreement, which will be sent with the Card. You also agree that the Cardholder Agreement and the account are governed by Iowa and federal law. Except for any introductory/special APR offers, the terms of your account, including rates and fees, are subject to change.

**Visa® Business uChoose Rewards:** Every \$1 in purchases net of returns ("Net Purchases") "You" charge to your account covered by this uChoose Rewards Program and that appears on your statement during the Program period, earns one bonus point. Points for this Program begin to accumulate with purchases you make beginning on the first day you are accepted into the Program. Rewards earned go to the business and not separate card holders. Final uChoose Reward orders must be received no later than 60 days after your Program ends. Contact us for details. Accounts not in good standing (those delinquent two or more billing cycles, over-limit, Bankrupt, Closed, Revoked, Frozen, prohibited from interest accrual or closed) will forfeit uChoose Rewards Points. Full terms and conditions will be sent with your card. For full Terms and Conditions, visit [uChooseRewards.com](http://uChooseRewards.com).

**NOTICE TO CALIFORNIA RESIDENTS:** A married applicant may apply for a separate account in his or her own name.

**NOTICE TO MARRIED WISCONSIN RESIDENTS:** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects the interest of the Credit Union, unless the Credit Union, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, decree or court order, or has actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

**NOTICE TO NEW YORK RESIDENTS:** New York residents may contact the New York State Banking Dept. to obtain a comparative listing of all credit cards, fees and grace periods.

**NOTICE TO OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make equal credit available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request.

See the Collins Community Credit Union Privacy Policy for additional Information. The Privacy Policy is available at [www.collinscu.org](http://www.collinscu.org).

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