

Get a Rewards Checking account and score a

Free Brewers™ Fan Pack!

with two free tickets while supplies last!*



Open an account today and hit it out of the park with perks like no monthly fees, Early Payday and so much more!

BREWERS™

PRESENTED BY  **uw credit union**

*UW Credit Union's Milwaukee Brewers™ Fan Kit with new Rewards Checking account runs 4/6/2026 – 5/31/2026 and applies to the first 50 UW Credit Union members who open a new Rewards Checking account at UW Credit Union's Pewaukee branch only. One fan kit per household to include two Brewers™ tickets, along with a Brewers™ hat, baseball, lip balm and sticker. Members at least 18 years of age or older will receive the kit at account opening. Approximate retail value: \$78.99. Tickets cannot be redeemed for cash or substituted. As of 4/6/26, the Annual Percentage Yield (APY) for Rewards Checking is 0.05% for balances over \$1,000. Rate subject to change. Fees may reduce earnings. Offer is non-transferable and not valid with other offers. Standard account qualifications apply. Offer is solely sponsored by UW Credit Union, is subject to change, and can end at any time. UW Credit Union employees, volunteers, and their immediate families are not eligible.

Federally Insured by NCUA

Now Open in Pewaukee! • 1267 Capitol Drive • uwcu.org

Membership Has Its Rewards.

Not a member? Join today to unlock special offers and more – from everyday savings to long-term retirement planning.



Certificates**

See us for today's certificate rates - from No Penalty[†] to Rate Bump^{††}

\$5,000 minimum balance



Home Equity

0% Intro APR¹ for 3 months², and as low as 6.25% APR³ after

The minimum loan amount is \$5,000



Mortgage

Lowest Closing Cost Commitment

We mean it—if you can find lower with another lender, we'll match them or give you \$500³



Credit Card

Up to 2% Cash Back with VISA[®] Signature Rewards Card

Earn up to 2% back with 1.5% back on all credit card purchases plus a 0.5% monthly bonus with Rewards Checking⁴

**All Certificates: Dividends compounded daily and paid quarterly (IRAs paid monthly). With the exception of the No Penalty Certificate, substantial penalties will be charged if certificate funds are withdrawn prematurely. Penalty will be based on the certificate's dividend rate at the time of premature withdrawal. (See Financial Specialist or <https://www.uwcu.org/tis-certificates> for details and possible exceptions).

[†]No Penalty Certificate: No penalty for early withdrawal during the certificate term. Full or partial withdrawals may be made after the first 5 days of the certificate term. If the withdrawal will reduce your certificate balance to a different APY tier, the entire balance must be withdrawn, and the certificate will be closed. Early withdrawal or termination can only occur in a branch, over the phone or by Web Branch Secure Message.

^{††}The rate on the account may be increased one time during the term, at any time. The eligible new rate is the most current rate offered for the same Rate Bump Certificate term and based on the balance of the account.

^{*}APR is annual percentage rate. Rates are variable and subject to change. Rates shown are for homeowners with 70% loan-to-value. Standard underwriting criteria will apply. The one-time processing fee that applies at closing varies by property location and loan amount. We apply a credit of \$149 for newly booked HELOCs, resulting in these fee amounts at uwcu.org/heloc-fees-by-state. The credit does not apply to refinances of existing UWCU HELOCs or home equity loans, or to HELOCs with credit limits of \$400,000 or more. Member is responsible for appraisal costs and title insurance costs, if required. Property insurance is required.

¹Intro Rate Disclosure: The introductory rate of 0% APR is valid for new UW Credit Union home equity line of credit requests for homeowners with up to 80% combined loan-to-value (CLTV). Intro rate is 1.50% for up to 90% CLTV and 4.50% for up to 100% CLTV. APR will be fixed at the introductory rate during the 3-month introductory period. After the 3-month introductory period, the rate is indexed to The Wall Street Journal Prime. APR is variable and subject to change monthly but cannot exceed 18%, and the APR will never fall below 3.99% for HELOC 70%, 4.99% for HELOC 80%, 5.49% for HELOC 90% or 7.99% for HELOC 100%. HELOCs with credit limits exceeding \$200,000 do not qualify for the 0% introductory rate. No annual fees. Offer is subject to normal credit qualifications. Some restrictions may apply.

²Eligible member will receive an introductory rate as low as 0% for the first 3 months or 3.99% for the first 6 months (see Intro Rate disclosure for additional terms); standard low rate thereafter. To qualify: 1) Member must open a new home equity line of credit and advance a minimum of \$20,000 at the time of funding; 2) Member must have a UW Credit Union checking account at the time of funding; 3) New money to UWCU only, and member cannot have an existing or prior UW Credit Union home equity loan or line of credit opened in the last 12 months; 4) Home equity line of credit requests for credit limits exceeding \$400,000 do not qualify for an introductory rate. Introductory APR cannot be applied to an existing UW Credit Union home equity loan or line of credit, and cannot be applied to fixed segments. Limited time offer subject to end without notice.

³Lowest Closing Cost Commitment is available only for first mortgage purchase or refinance transactions. Offer excludes VA, FHA, WHEDA, Rapid Refinance, jumbo, lot and construction loans. Offer subject to credit approval. To qualify for the offer, a borrower must complete a UW Credit Union mortgage application and provide an unexpired Loan Estimate of an equivalent loan from a competing lender prior to locking either loan. UW Credit Union will determine at its sole discretion if the loan terms of the two loans are equivalent and compare closing costs. The comparison of closing costs will exclude title insurance, transfer tax, escrow payments, daily interest charges and loan level pricing adjustment (LLPA) fees. LLPAs represented as origination points or fees are also excluded. UW Credit Union will determine whether to match closing costs or pay \$500 for qualified borrowers at its sole discretion. Offer not valid if loan terms or conditions change prior to loan closing with UW Credit Union or competing lender. UW Credit Union will not compare closing costs for this offer once a mortgage loan is locked with UW Credit Union or a competing lender. Membership requirements apply. Member must have a qualifying UW Credit Union checking account to receive \$500, which will be deposited into member's personal checking account within 90 days after receiving a copy of the (1) final Closing Disclosure and Settlement Statement and (2) mortgage note within 30 calendar days of closing the loan with a competing lender. By law, \$500 must be reported for tax purposes. Offer subject to change and without notice.

⁴To earn cash back bonus for all UW Credit Union Credit Cards, everyday banking activities that need to be met with Rewards Checking include: (1) 10 or more credit or debit card purchases per month, and (2) \$250 or more in combined ACH credits and debits per month.

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