



UNION PACIFIC STREAMLINER FEDERAL CREDIT UNION

Visa® Platinum Rewards Credit Card

Rates, Fees & Disclosures

Subject to credit approval. Membership eligibility required. The rates and fees below are current as of 10/1/2026 and are subject to change after that date. Contact us at (800) 370-2260 for any changes since this date.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	12.65% to 18.00% based on your creditworthiness. Your APR will be determined at account opening and depends on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.65% to 18.00% based on your creditworthiness. Your APR will be determined at account opening and depends on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	12.65% to 18.00% based on your creditworthiness. Your APR will be determined at account opening and depends on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore .

FEES

Annual Fee	None
Transaction Fees	• Balance Transfer — None • Cash Advance — None • Foreign Transaction — 1.00% of each transaction in U.S. dollars
Penalty Fees	• Late Payment — Up to \$25 • Returned Payment — Up to \$25 • Over-the-Credit-Limit — None

How We Will Calculate Your Balance: We use a method called “average daily balance.” See your cardholder agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement and on your monthly account statement.

Cardholder Agreement: For complete terms, see the Visa® Platinum Rewards Credit Card cardholder agreement.



CURewards® Points Program

- New cardholders earn 3X points on purchases made within the first 90 days of account opening.
- Redeem points for travel, merchandise, gift cards, statement credits, and cash.
- Points expire after 24 months or if account is closed.
- Balance transfers and cash advances do not earn points.
- Rewards program terms and conditions apply.

Balance Transfers

Balance transfers are limited to your available credit limit. Any transfers in the first 90 days will have a fixed APR of 9.99% until paid off. Regular transfers are at the current variable rate. To request a credit limit increase, please contact the credit union. Balance transfer requests can be submitted through the Visa® Platinum Rewards mobile app or by calling 800-370-2260. Interest is charged on balance transfers at the balance transfer APR disclosed above from the transaction date.

Military Lending Act Notice

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Questions?

Call us at 800-370-2260.

Federally insured by NCUA.

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