

Wescom Central Credit Union
Annual Report under 1026.57
College student open-end credit accounts
March 3, 2025

Card Issuer:

Wescom Central Credit Union
123 S Marengo Ave., Pasadena CA 91101

Federal Tax ID: 95-1288265
Phone: (888) 493-7266

I. Program Overview

A. Wescom Central Credit Union's Agreement with UCLA regarding student credit cards

Wescom Central Credit Union entered into an agreement with IMG College, LLC to offer a "college student credit card" account under an open-end (not home-secured) consumer credit plan to UCLA college students. The UCLA students are full-time or part-time student of UCLA, an institution of higher education.

- i. Wescom Central Credit Union's agreement with IMG College, LLC allows Wescom to offer an affinity card to members of the UCLA Alumni Association.
- ii. The rights provided to Wescom Central Credit Union to offer a UCLA student credit and a UCLA Alumni Affinity card were included within a marketing agreement signed September 1, 2018 which established Wescom Central Credit Union to be the Official Banking Partner for several UCLA entities.
- iii. The Agreement between Wescom Central Credit Union and IMG College, LLC includes rights for Wescom to use certain UCLA marks and images. These marks and images may be used on card designs, offers, disclosures and other marketing materials.

II. Reporting Requirements

A. Memorandum of understanding

As required by Section 1026.57(d)(2) included is a copy of the September 1, 2018 Amended and Restated Marketing Agreement between Wescom Central Credit Union and IMG College, LLC, as well as the June 30, 2021 Affinity Agreement between Wescom Central Credit Union and the UCLA Alumni Association.

B. College Credit Card Agreement

As required by Section 1026.57(d)(2) included is a copy of the UCLA Bruin Edge (Alumni Card) and Bruin Choice (Student Card) Account Agreement and Disclosure.

C. The total dollar amount of any payments

There are no payments directly related to the UCLA Bruin Edge (Alumni Card) and Bruin Choice (Student Card) agreements other than the annual Sponsorship Fees identified in the marketing agreement. No payments are made for applications and no payments are made based on card activity.

D. The total number of credit card accounts opened during the covered period

The total credit cards opened from January 1, 2024 to December 31, 2024 are as follows:

-Bruin Choice (Student Credit Card): 136 accounts

-Bruin Edge (UCLA Alumni Credit Card): 723 accounts

III. Questions

Questions related to the Wescom-UCLA student credit card or Wescom-UCLA Alumni affinity cards may be directed to Wescom Credit Union's Vice President of Payment Systems at (888) 493-7266.