

USCA UNION — LEARN CENTER

Personal Account | Questions & Answers

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Source: https://uscaunion.com/index.php?a=learncenter_account

1. How do I register an account?

To register an account on the website, click the signup link or use the “Sign Up” button in the top-right corner of the homepage. Individual investors should complete the registration form. Institutional and major investors use an account-opening application. Submit a request and the team says it will assist with onboarding, which may require additional documentation and a customized account setup.

2. How do I make a deposit?

Go to the Offers section, select an available investment pool, confirm your choice, and proceed to the deposit form. Follow the prompts to complete the transaction using your preferred payment method. The page says funds are allocated to the chosen pool after successful confirmation.

3. How quickly are funds credited after payment?

Credit or debit card payments are credited and linked to the chosen pool instantly. Cryptocurrency payments may take up to 30 minutes for blockchain confirmation. Bank transfers and checks may take up to 7 business days, depending on the sending institution and intermediary banks. Once credited, the investment begins accruing interest according to the pool’s terms.

4. How do I withdraw funds?

Go to the Withdraw section, select a payment method, enter the amount to withdraw from your available balance, and confirm the request. Processing times vary by method. The page notes that active investments generally must reach maturity before the principal becomes available for withdrawal, unless the pool terms say otherwise.

5. What is the minimum withdrawal amount?

The minimum withdrawal amount for individual investors is \$10 USD. For institutional investors, the minimum may vary according to account terms. The page advises checking the account agreement or contacting support for details.

6. How long will it take for my funds to be credited after a withdrawal request?

The page lists these estimated processing times: credit/debit cards — within 24 hours, if the issuing bank causes no delay; cryptocurrency — typically within a few hours, depending on blockchain confirmation; bank transfers — 3 to 7 business days, depending on the receiving institution and country; checks — 7 to 14 business days for delivery and clearance. Requests are reviewed in the order received, and funds are released to the selected payment method after approval.

7. How do I change my information in my personal account?

Log in, open the Edit Profile section, and make the necessary changes. Two-factor authentication (2FA) may be required for sensitive information. If a field cannot be changed, the page advises contacting support.

8. What should I do if I forgot my login or password?

Go to the password recovery page and follow the instructions to reset access using the email address associated with the account. If you still cannot access the account, contact support.

9. How can I see which pools my funds are allocated to?

Open the Investments section to view active investments. The page says it shows details for each pool, including amount, start date, term, and expected returns.

10. How can I view my earnings history?

Open the Earnings History section in your account to see a record of interest payments, including dates, amounts, and the investment pool associated with each earning.

11. What if I still have questions?

Contact the company or use the online chat to speak with a support representative.

12. How do credit investments protect against inflation?

The page describes three mechanisms: floating interest rates that may adjust with market benchmarks; microcredit portfolio durations averaging 6–24 months, which it says allow rates to adjust as conditions change; and demand resilience, as businesses and individuals may seek working capital during inflationary periods.

13. What social impact does credit investing create?

The page reports that 85% of its micro-borrowers are first-time credit users, its female entrepreneurship support rate is 60%, and sustained borrowers experience an average income increase of 3.2x. These are claims presented by the website and have not been independently verified here.

14. How does technology enhance risk management?

The page says its AI credit-scoring algorithms analyze more than 500 data points and achieve 94% repayment-prediction accuracy. It also describes blockchain records for loan agreements and payments, real-time risk monitoring and portfolio rebalancing, and a 5% reserve fund intended to provide additional protection against potential defaults. These claims have not been independently verified here.

Important disclosure: This document summarizes the information presented on the source page and does not independently verify the platform's claims. The page states that all investments carry risk, including possible loss of principal; past performance does not guarantee future results; and target returns are estimates, not guarantees. The information is educational and is not investment advice.