



APPLICATION AND SOLICITATION DISCLOSURE



VISA REWARDS / VISA / VISA SIGNATURE / BUFF ONE

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

Visa Rewards

0.00% to 3.99% Introductory APR, for qualifying members, for a period of 13 billing cycles, based on your creditworthiness.

After that, or if you do not qualify for an Introductory APR, your APR will be 11.49% to 21.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa

0.00% to 3.99%, Introductory APR, for qualifying members, for a period of 13 billing cycles, based on your creditworthiness.

After that, or if you do not qualify for an Introductory APR, your APR will be 9.74% to 19.74%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Visa Signature

16.24% to 21.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

Buff One Visa

15.49%

This APR will vary with the market based on the Prime Rate.

<p><b>APR for Balance Transfers</b></p>	<p><b>Visa Rewards</b>  <b>0.00% to 3.99%</b> Introductory APR, for qualifying members, for a period of 13 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>11.49% to 21.00%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa</b>  <b>0.00% to 3.99%</b> Introductory APR, for qualifying members, for a period of 13 billing cycles, based on your creditworthiness.</p> <p>After that, or if you do not qualify for an Introductory APR, your APR will be <b>9.74% to 19.74 %</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b>  <b>16.24% to 21.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Buff One Visa</b>  <b>15.49%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>Visa Rewards</b>  <b>13.49% to 21.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa</b>  <b>11.74% to 21.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Signature</b>  <b>21.00% to 21.00%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Buff One Visa</b>  <b>17.49%</b></p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b>  - Annual Fee</p>	<p><b>None</b></p>

<b>Transaction Fees</b> - Balance Transfer Fee - Foreign Transaction Fee - Visa Rewards, Visa, Buff One Visa - Foreign Transaction Fee - Visa Signature	<b>3.00%</b> of the amount of each balance transfer <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars <b>3.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$35.00</b> Up to <b>\$25.00</b>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (excluding new purchases) (including new balance transfers and cash advances)."

**Promotional Period for Introductory APR - Visa Rewards, Visa:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first 12 months following the opening of your account. Any existing balances on Elevations Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: 08/01/19  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Rewards, Visa, Visa Signature and Buff One Visa are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

**Other Fees & Disclosures:**

Late Payment Fee:

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

Over-the-Credit Limit Fee:

\$35.00 or the amount of the transaction exceeding your approved credit limit, whichever is less. In the event you exceed your credit limit in any of the six billing cycles following the initial violation, you will be charged \$35.00 or the amount of the transaction exceeding your approved credit limit, whichever is less.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.