

<b>Elevations Credit Union Visa Credit Card Disclosures</b>	
<b>ANNUAL PERCENTAGE RATE (APR)*</b>  1. Purchases  2. Cash Advances (including Overdraft Protection Advances)  3. Balance Transfers	Peak Platinum Visa A-Variable Rate: <b>8.99% a.</b>  B-Variable Rate: <b>11.99% b.</b>  Vista Platinum Visa: Variable Rate: <b>13.99% c.</b>  Buff One Visa Variable Rate: <b>13.99% d.</b> (CU Boulder Students, Staff, Faculty)
Variable Rate Information	Your APR may vary. Variable Rate Feature: The Visa Credit Cards have a variable rate feature meaning that the Annual Percentage Rate (corresponding to the periodic rate) and the term of your Visa loan may change due to interest rate fluctuations. The Annual Percentage Rate (APR) includes only interest and no other costs. See explanation below.*
Courtesy period for repayment of balances for purchases	You have 25 days to repay your balance (for purchases) before a finance charge will be imposed.
Courtesy period for repayment of cash advances (including Overdraft Protection advances)	None. (Interest is accrued from the date of advance until the balance is paid in full.)
Method of computing the finance charge for purchases	Average daily balance including new purchases.
Annual Fee	None
Minimum Finance Charge	None

Transaction fee: None

Late Fee: If minimum payment is not received 10 days after payment due date, a \$15.00 fee is assessed.

Over-the-Credit Limit Fee: In any billing cycle in which your balance exceeds the credit line, a \$35.00 fee is assessed. (The billing cycle begins on the 23rd of each month.)

Rush card order Fee: \$50.00 Domestic or International.

Overdraft Fee: A \$25.00 NSF Fee is assessed if a check received for payment on the Visa loan is returned unpaid.

Lost or Stolen Card Replacement: First occurrence is \$15.00; second occurrence is \$30.00.

Visa Receipt Copy: \$15.00.

Visa ISA: 1% of International Transaction.

Research Fee: \$25.00/hr - 1 hr minimum.

**The credit union will acquire a security interest in the property purchased with your credit card; and collateral securing other loans with us may also secure this account. Also, you are giving us a security interest in your shares and other deposits in the credit union.**

The **ANNUAL PERCENTAGE RATE (APR)** will be calculated by adding the index margin as listed below by card type, to the Prime rate as published in the "Money Rates" section of the Wall Street Journal on the 10<sup>th</sup> day of each month. The credit card rates will be changed for your Visa loan on the 23rd of each month, and reflect on the following month's statement according to the following Index.

**Index Margin:**

- a. Peak Platinum Visa A: Prime +5.74% - ceiling 18.00%.
- b. Peak Platinum Visa B: Prime +8.74% - ceiling 18.00%.
- c. Vista Platinum Visa: Prime +10.74%-ceiling 18.00%
- d. Buff One Visa: Prime +10.74%-ceiling 18.00%

Rates shown are variable and subject to change. Your rate may vary based on individual creditworthiness and our underwriting standards.

The information about the costs of the card described in this application is accurate as of 02/01/2010. This information may have changed after that date. To find out what may have changed, call 303.443.4672 or 800.429.7626, visit ElevationsCU.com, or write Elevations Credit Union, P. O. Box 9004, Boulder, CO 80301-9004.