

Elevations Credit Union Visa Credit Card Disclosures

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases

Visa Rewards: 0.00% to 3.99%
Introductory APR for a period of 13 billing cycles, based on your creditworthiness.

After that your APR will be **11.99% to 20.99%**, 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 a period of 13 billing cycles, based on your creditworthiness.

After that your APR will be **10.24% to 20.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

Visa Rewards: 0.00% to 3.99%
Introductory APR for a period of 13 billing cycles, based on your creditworthiness.

After that your APR will be **11.99% to 20.99%**, 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 a period of 13 billing cycles, based on your creditworthiness.

After that your APR will be **10.24% to 20.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

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Interest Rates and Interest Charges Continued

APR for Cash Advances	<p>Visa Rewards: 13.99% to 21.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p>Visa: 11.99% to 21.00% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
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 any 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: http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee • Annual Fee	None
Transaction Fees • Balance Transfer	3.00% of the amount of each balance transfer (Maximum Fee: \$200.00)
• Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars

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Fees Continued

Penalty Fees	
• Late Payment	Up to \$15.00
• Over-the-Credit Limit	Up to \$35.00
• Returned Payment	Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."

Visa Rewards – Promotional Period for Introductory APR: 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.

Visa – Promotional Period for Introductory APR: 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.

Effective Date:

The information about the costs of the card described in this application is accurate as of July 13, 2017.

This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

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

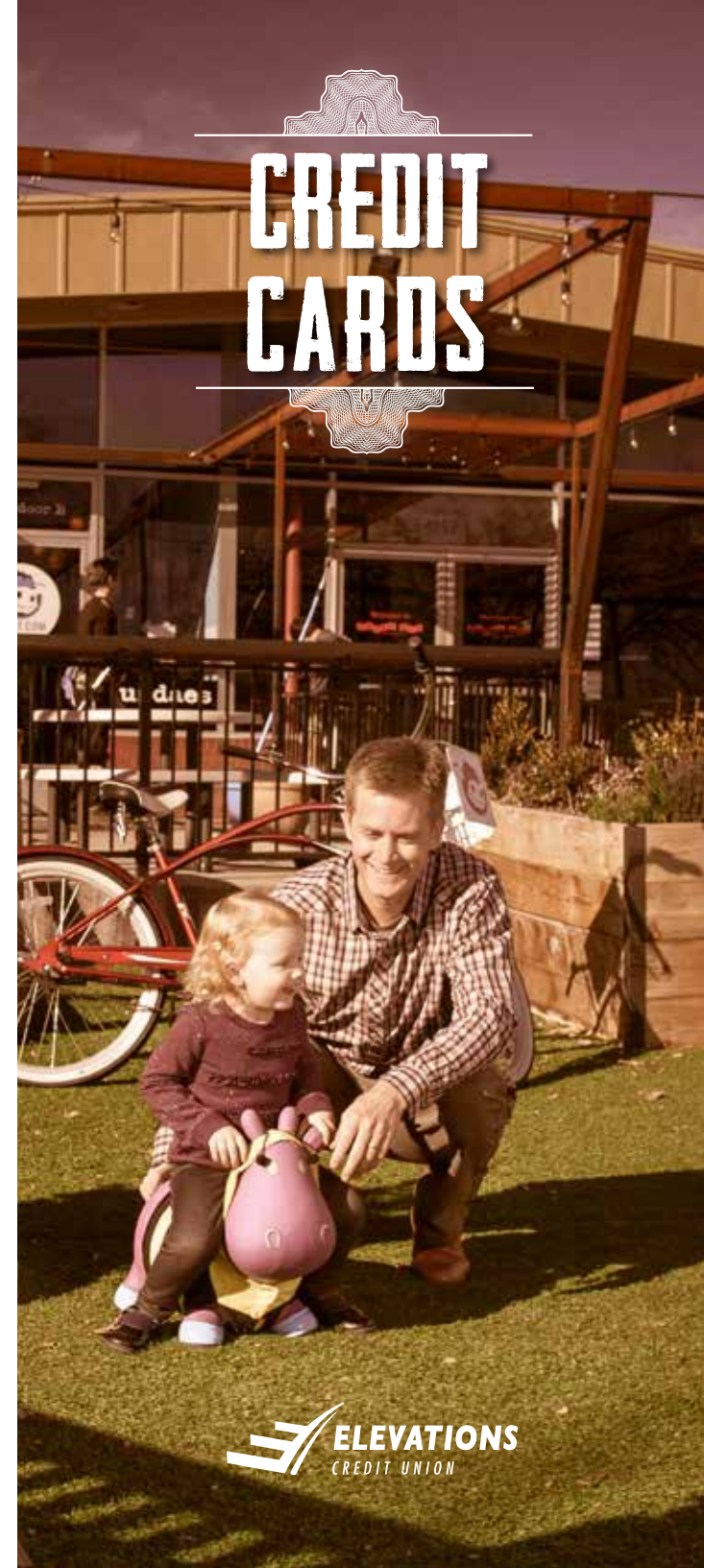
Returned Payment Fee - \$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - \$25.00 or the amount of the returned convenience check, whichever is less.



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CREDIT CARDS



Not all credit cards are created equal. That's why Elevations is proud to offer the best credit cards out there with low interest rates, rewards that fit your lifestyle and optional protection plans. Choose the card that fits you best.

Elevations Visa Rewards Card

Who says you can't have a great rate and a great rewards program all in one? This card offers the best of both.

Rates starting as low as 10.99% APR*

- Earn unlimited 1x points for every \$1 you spend
- 0% Introductory APR for 12 months on purchases and balance transfers
- No annual fee
- No cash advance fee**
- No penalty APRs
- Zero Liability protection



Elevations Rewards

We are pleased to provide a rewards program that offers cash back, travel rewards and donations to charities – just to name a few.

- Earn 1 point for every \$1 spent
- Choose rewards such as:
 - Cash back
 - Travel
 - More than 700 merchandise items
 - Gift cards to retailers, hotels, and restaurants
 - And even charitable giving!
- Earn 500 Bonus Points:
 - the first time you access your Rewards Account Online
 - when you sign up for Elevations eDocuments
- Access Your Rewards Account Online:
 - View your redeemable points
 - View rewards account statements
 - Set up email notifications to let you know when your new rewards account statement is ready to view
 - Purchase additional points when you are short on redeemable points

Learn more at elevationscu.com/rewards

Elevations Visa Card

When you just want a great rate credit card, this card is what you're looking for.

- Rates starting as low as 9.24% APR*
- 0% Introductory APR for 12 months on purchases and balance transfers
- No annual fee
- No cash advance fee**
- No penalty APRs
- Zero Liability protection



Optional Protection Benefits

Use your Elevations credit card as an overdraft transfer source

Overdraft transfer sources are a great way to ensure your purchases are approved in the event of insufficient funds in your Elevations checking account. By designating your Elevations credit card as an overdraft transfer source, funds are automatically transferred from the credit card into your checking account for a small one-time fee.

Loan Protection

Loan Protection provides you with security in case of an unforeseen event that could impact your ability to repay your Elevations loan obligation. If you can't make your payments, Loan Protection can make them for you.

¹ Introductory and balance transfer rates are based on creditworthiness. See the reverse side of this brochure for more details.

* Rates shown are variable and subject to change.

** Transfer source fees may apply if using as a checking account overdraft source. See fee schedule.