

Interest Rates and Interest Charges

Annual Percentage Rate (APR) For Purchases

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

APR For Balance Transfers

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

APR For Cash Advances

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

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 Fees	None
Transaction Fees	
Balance Transfer	3.00% of the amount of each balance transfer (Maximum Fee: \$200.00 per transfer)
Foreign Transaction Fee	3.00% of each multiple currency transaction in U.S. dollars 3.00% of each single currency transaction in U.S. dollars
Penalty Fees	
Late Payment	Up to \$15.00
Over-The-Credit Limit	Up to \$35.00
Returned Payment	Up to \$25.00

Other Disclosures

HOW WE WILL CALCULATE YOUR BALANCE
 We use a method called "average daily balance (excluding new purchases)."

EFFECTIVE DATE

The information about the costs of the card described in this application is accurate as of July 1, 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.



ELEVATIONS VISA SIGNATURE REWARDS CARDS

Experience more rewards with Elevations Visa Signature Rewards cards

Earn 1.5x rewards plus dozens of Visa Signature benefits.

Treat yourself to travel benefits

Get premium benefits at a collection of the world's finest properties with the Visa Signature Luxury Hotel Collection.

Access to popular events

Whether you want to attend the Pro bowl or enjoy unique dining experiences, you'll have an inside connection with your Elevations Visa Signature card. Get up close and personal at once-in-a-lifetime sporting events with discounts and special ticket packages — just for being a Visa Signature cardholder.

Enjoy savings offers from premium retailers

The Elevations Visa Signature card provides you with exceptional savings, free shipping and more at the places you love to shop. Take advantage of special offers from many of your favorite stores.

All in addition to the rewards your card gives you.

Request your Elevations Visa Signature Rewards card today

Apply at elevationscu.com/visa-signature



Elevations Visa Signature Cash Rewards Card

Rates starting as low as 15.99% APR*

New Cardmember Offer

Earn \$100 BONUS after spending \$1,000 in the first 90 days after account opening.

Rewards**

Earn unlimited 1.5% cash back for every \$1 you spend. Plus, we'll donate 2¢ for local scholarships and community grants whenever you use your card.

- No annual fee.
- No cash advance fee.***
- No penalty APRs.
- Zero Liability & Fraud Protection.

Benefits

- Visa Signature Concierge.
- Purchase Security.
- Price Protection.
- Return Protection.
- Cell Phone Protection.



Elevations Visa Signature Travel Rewards Card

Rates starting as low as 15.99% APR*

New Cardmember Offer

Earn 20,000 BONUS points after spending \$1,000 in the first 90 days after account opening

Rewards**

Earn unlimited 1.5 points for every \$1 you spend. Plus, we'll donate 2¢ for local scholarships and community grants whenever you use your card.

- No annual fee.
- No cash advance fee.***
- No penalty APRs.
- Zero Liability & Fraud Protection.

Benefits

- Visa Signature Concierge.
- Travel Accident Insurance.
- Lost Luggage Reimbursement.
- Trip Cancellation/Trip Interruption.
- Trip Delay Reimbursement.

Additional Benefits

Both Elevations Visa Signature cards give you instant access to dozens of benefits in addition to the 1.5x rewards you earn.

Get Access To:

- **Travel** – enjoy complimentary hotel and transportation discounts when you book through the Visa Signature Luxury Hotel Collection.
- **Entertainment** – experience preferred event access and museum membership, plus special savings on entertainment offers.
- **Sporting events** – get up close and personal at once-in-a-lifetime sporting events like the Pro Bowl with discounts and special ticket packages.
- **Shopping** – save with discounts at premium retailers, from jewelry to apparel to electronics.
- **Food & Wine** – indulge your passion for everything gourmet at food and wine events and complimentary wine tastings.
- **Concierge** – save time with the complimentary 24-hour Visa Signature Concierge service.

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.

*Rates shown are variable and subject to change. **Elevations Rewards are subject to change and to program rules

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