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APPLICATION AND
SOLICITATION
DISCLOSURE



VISA SIGNATURE CASH REWARDS
VISA SIGNATURE TRAVEL REWARDS
GO BUFFS VISA SIGNATURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Signature Cash Rewards Introductory APR for a period of 13 billing cycles. After that, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards Introductory APR, for qualifying members, for a period of 13 billing cycles. After that, or if you do not qualify for the Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Go Buffs Visa Signature to , 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 Cash Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards to , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Go Buffs Visa Signature Introductory APR, for qualifying members, for a period of 13 billing cycles. After that, or if you do not qualify for an Introductory APR, your APR will be to , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Visa Signature Cash Rewards This APR will vary with the market based on the Prime Rate. Visa Signature Travel Rewards This APR will vary with the market based on the Prime Rate. Go Buffs Visa Signature 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 Fee - Annual Fee - Visa Signature Cash Rewards, Visa Signature Travel Rewards - Annual Fee - Go Buffs Visa Signature	None \$49.00
Transaction Fees - Balance Transfer Fee - Visa Signature Cash Rewards, Visa Signature Travel Rewards - Balance Transfer Fee - Go Buffs Visa Signature - Foreign Transaction Fee - Visa Signature Cash Rewards, Go Buffs Visa Signature - Foreign Transaction Fee - Visa Signature Travel Rewards	3.00% of the amount of each balance transfer. Maximum Fee: \$200.00 . 5.00% of the amount of each balance transfer. Maximum Fee: \$200.00 . 3.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$15.00 Up to \$25.00

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 Signature Cash Rewards, Visa Signature Travel Rewards:

The Introductory APR for purchases will apply to transactions posted to your account during the first 12 months following the opening of your account.

Promotional Period for Introductory APR - Go Buffs Visa Signature:

The Introductory APR for 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:

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

For California Borrowers, the Visa Signature Cash Rewards, Visa Signature Travel Rewards and Go Buffs Visa Signature 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

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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.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

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.

Annual Fee - Go Buffs Visa Signature:

\$49.00.

Balance Transfer Fee (Finance Charge) - Visa Signature Cash Rewards, Visa Signature Travel Rewards:

3.00% of each balance transfer. Maximum Fee: \$200.00.

Balance Transfer Fee (Finance Charge) - Go Buffs Visa Signature:

5.00% of each balance transfer. Maximum Fee: \$200.00.

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.

Card Replacement Fee - Go Buffs Visa Signature:

\$10.00.