

Elevations Credit Union Visa Credit Card Disclosures

Effective May 12, 2011

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE*
(APR) for Purchases

Peak Platinum Visa:

8.99%, 9.99, 10.99%, 11.99% and
13.99%

When you open your account based on your creditworthiness

Buff One Visa:

13.99%

(CU Boulder Students)

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

APR for Balance Transfers

Same APR range as listed above for Purchases by card type.

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

APR for Cash Advances

Same APR range as listed above for Purchases by card type.

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

Penalty APR and When It Applies

None

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. We will begin charging interest on cash advances and balance transfers on the transaction date.

Federal Reserve Board Credit Card Tips

To learn more about factors to consider when applying for or using a credit card, visit:
<http://www.federalreserve.gov/creditcard>.

Fees

Set-up and Maintenance Fees

Rate Buy Down

Annual

\$250 (Rate Buy Down is defined as a reduction of the Purchase APR due to a credit application for a lower rate)

None

Transaction Fees

Balance Transfer

Cash Advance

Transaction Fee

Visa Receipt Copy

Foreign Transaction

Rush Card Order

Lost or Stolen Card

Research

None

None

None

\$15

1% of International Transaction

\$50 Domestic or International

\$15 First occurrence

\$30 Second occurrence

\$25/hr-1 hr minimum

Penalty Fees

Late Payment

Over-the-Credit Limit

Returned Payment

\$15 fee if minimum payment is not received 10 days after payment due date (payments due the 19th of each month).

\$35 if you elect the 5% over-the-limit feature, in any billing cycle in which your balance exceeds the credit line, (billing cycle begins on the 23rd of each month).

\$25

How We Will Calculate Your Balance: We will use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information about the costs of the card described in this application is accurate as of 05/09/2011. This information may have changed after that date. To find out what may have changed, call 303.443.4672, 970.667.8585, or 800.429.7626, visit ElevationsCU.com, or write Elevations Credit Union, P. O. Box 9004, Boulder, CO 80301-9004.

Pledge of Shares and Security Interest:

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.

Use of your Elevations Credit Union Peak Platinum Visa, Vista Platinum Visa or Buff One Visa will be your acknowledgement and acceptance of these terms.

□