

## Elevations Credit Union Visa Credit Card Disclosures

Effective January 1, 2013

### Interest Rates and Interest Charges

<b>ANNUAL PERCENTAGE RATE* (APR) for Purchases</b>	<p>Peak Platinum Visa:  <b>8.99%, 9.99, 10.99%, 11.99% and 13.99%</b>                      When you open your account based on your creditworthiness</p> <p>Buff One Visa:  <b>13.99%</b>                      (CU Boulder Students)</p> <p><small>*Rates shown are variable and subject to change. Your rate may vary based on Prime Rate, individual creditworthiness, and our underwriting standards.</small></p>
<b>APR for Balance Transfers</b>	Same APR range as listed above for Purchases by card type. This APR will vary with the market based on the Prime Rate*
<b>APR for Cash Advances</b>	Same APR range as listed above for Purchases by card type. This APR will vary with the market based on the Prime Rate*
<b>Penalty APR and When It Applies</b>	None
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>Consumer Financial Protection Bureau Credit Card Tips</b>	To learn more about factors to consider when applying for or using a credit card, visit: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

Fees	
<b>Set-up and Maintenance Fees</b>	
Rate Buy Down	<b>\$250</b> (Rate Buy Down is defined as a reduction of the Purchase APR due to a credit application for a lower rate)
Annual	<b>None</b>

<b>Transaction Fees</b>	
Balance Transfer	<b>None</b>
Cash Advance	<b>None</b>
Transaction Fee	<b>None</b>
Visa Receipt Copy	<b>\$15</b>
Foreign Transaction	<b>1%</b> of International Transaction
Rush Card Order	<b>\$50</b> Domestic or International
Lost or Stolen Card	<b>\$15</b> First occurrence <b>\$30</b> Second occurrence
Research	<b>\$25/hr</b> -1 hour minimum
<b>Penalty Fees</b>	
Late Payment	<b>\$15</b> fee if minimum payment is not received 10 days after payment due date (payments due the 19 <sup>th</sup> of each month).
Over-the-Credit Limit	<b>\$35</b> 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 23 <sup>rd</sup> of each month).
Returned Payment	<b>\$25</b>

**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.***