

Elements Financial Credit Card Disclosures

Important Credit Card Disclosures for Elements Financial Visa Cash Rewards, Visa Platinum, and Visa Signature Rewards credit cards

The following disclosure represents important details concerning your Elements Financial Visa Cash Rewards, Visa Platinum, or Visa Signature credit card. The information about costs of the card is accurate as of 06/01/2019. You can contact us toll free at 800-621-2105 or Elements Financial Federal Credit Union, P.O. Box 7123, Indianapolis, IN 46207-7123 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES			
	Visa Cash Rewards	Visa Platinum	Visa Signature Rewards
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% Introductory APR for six months.</p> <p>After that, your Standard APR will be 1%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p>0% Introductory APR for six months.</p> <p>After that, your Standard APR will be 1.99%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>	<p>0% Introductory APR for six months.</p> <p>After that, your Standard APR will be 1%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	17.99% This APR will vary with the market based on the Prime Rate.	17.99% This APR will vary with the market based on the Prime Rate.	17.99% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.		
Minimum Interest Charge	None		
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 for the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		

FEES			
	Visa Cash Rewards	Visa Platinum	Visa Signature Rewards
Fees to Open or Maintain Your Account	<ul style="list-style-type: none"> • <u>Annual Fee</u>: None • <u>Application Fee</u>: None 		
Transaction Fees	<u>Balance Transfer</u> : None <u>Cash Advance</u> : Up to 3% for each Cash Advance or a minimum of \$5.00 <u>Wire Transfer</u> : Up to 3% for each wire transfer or a minimum of \$5.00 <u>International Transaction</u> : 1.0% of each transaction in U.S. dollars	<u>Balance Transfer</u> : None <u>Cash Advance</u> : Up to 3% for each Cash Advance or a minimum of \$5.00 <u>Wire Transfer</u> : Up to 3% for each wire transfer or a minimum of \$5.00 <u>International Transaction</u> : 1.0% of each transaction in U.S. dollars	<u>Balance Transfer</u> : None <u>Cash Advance</u> : Up to 3% for each Cash Advance or a minimum of \$5.00 <u>Wire Transfer</u> : Up to 3% for each wire transfer or a minimum of \$5.00
Penalty Fees	<u>Late Payment</u> : Up to \$25.00 if your payment is late <u>Over-the-Credit Limit</u> : None <u>Returned Payment</u> : Up to \$25.00 if your payment is returned for any reason	<u>Late Payment</u> : None <u>Over-the-Credit Limit</u> : None <u>Returned Payment</u> : Up to \$25.00 if your payment is returned for any reason	<u>Late Payment</u> : Up to \$25.00 if your payment is late <u>Over-the-Credit Limit</u> : None <u>Returned Payment</u> : Up to \$25.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Important Credit Card Disclosures for Butler University Rewards Visa credit card

The following disclosure represents important details concerning your Butler University Rewards Visa credit card. The information about costs of the card is accurate as of August 5, 2019. You can contact us toll free at 800- 621-2105 or Elements Financial Federal Credit Union, P.O. Box 7123, Indianapolis, IN 46207-7123 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES	
	Butler University Rewards Visa
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% Introductory APR for six months.</p> <p>After that, your Standard APR will be 14.99%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>17.99% This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.</p>
Minimum Interest Charge	<p>None</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website for the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>

FEES

Fees to Open or Maintain your Account:

- Annual Fee: None
- Application Fee: None

Transaction Fees

- Balance Transfer: None
- Cash Advance: Up to **3%** for each Cash Advance or a minimum of **\$5.00**
- Wire Transfer: Up to **3%** for each wire transfer or a minimum of **\$5.00**
- International Transaction: None

Penalty Fees

- Late Payment: Up to **\$25.00** if your payment is late
- Over-the-Credit Limit: None
- Returned Payment: Up to **\$25.00** if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Important Credit Card Disclosures for Riley Children's Foundation Visa credit card

The following disclosure represents important details concerning your Riley Children's Foundation Visa credit card. The information about costs of the card is accurate as of August 5, 2019. You can contact us toll free at 800-621-2105 or Elements Financial Federal Credit Union, P.O. Box 7123, Indianapolis, IN 46207-7123 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES	
	Riley Children's Foundation Visa
Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% Introductory APR for six months.</p> <p>After that, your Standard APR will be 10.99%.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>10.99% This APR will vary with the market based on the Prime Rate.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.</p>
Minimum Interest Charge	<p>None</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website for the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>

FEES

Fees to Open or Maintain your Account:

- Annual Fee: None
- Application Fee: None

Transaction Fees

- Balance Transfer: Up to **1%** of each Balance Transfer or a minimum of **\$5.00**
- Cash Advance: Up to **3%** for each Cash Advance or a minimum of **\$5.00**
- Wire Transfer: Up to **3%** for each wire transfer or a minimum of **\$5.00**
- International Transaction: **1.0%** of each transaction in U.S. dollars

Penalty Fees

- Late Payment: Up to **\$25.00** if your payment is late
- Over-the-Credit Limit: None
- Returned Payment: Up to **\$25.00** if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Important Credit Card Disclosures for Elements Financial Secured Visa credit card

The following disclosure represents important details concerning your Elements Financial Secured Visa credit card. The information about costs of the card is accurate as of August 5, 2019. You can contact us toll free at 800-621-2105 or Elements Financial Federal Credit Union, P.O. Box 7123, Indianapolis, IN 46207-7123 to inquire if any changes occurred since the effective date.

INTEREST RATES and INTEREST CHARGES	
	Elements Secured Visa
Annual Percentage Rate (APR) for Purchases and Balance Transfers	14.99% — This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.99% APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the cash advance is posted to your account.
Minimum Interest Charge	None
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 for the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES

Fees to Open or Maintain your Account:

- Annual Fee: None
- Application Fee: None

Transaction Fees

- Balance Transfer: Up to **3%** of each Balance Transfer or a minimum of **\$5.00**
- Cash Advance: Up to **3%** for each Cash Advance or a minimum of **\$5.00**
- Wire Transfer: Up to **3%** for each wire transfer or a minimum of **\$5.00**
- International Transaction: **1.0%** of each transaction in U.S. dollars

Penalty Fees

- Late Payment: Up to **\$25.00** if your payment is late
- Over-the-Credit Limit: None
- Returned Payment: Up to **\$25.00** if your payment is returned for any reason

An Elements Financial Savings account is a requirement of the Secured Visa Card. At least 100% of the approved credit line amount must remain on deposit in an Elements personal Savings Account (Secured Bank Account). The deposit requirement ranges from a minimum of \$500 to a maximum of \$5,000, based upon approved credit line amount. The Secured Visa Card is a non-rewards card.

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)."

†) Elements Financial Visa Credit Card introductory rate good for six months. 1) Annual Percentage Rate. Subject to credit approval. Additional limitations, terms and conditions apply.

Credit Card Services: 800-234-5354 (questions, issues, lost/stolen cards)

Pure Perks: 855-814-5597

To make payments to your Elements Financial credit card, send them payable to:

Elements Financial Federal Credit Union

PO Box 10324

Des Moines, IA 50306-0324