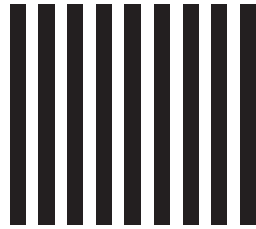




PO Box 9004 • Boulder, CO 80301

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 54 BOULDER, CO

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN LOAN DEPARTMENT
ELEVATIONS CREDIT UNION
PO BOX 9004
BOULDER CO 80301-9968



The Perfect Accessory



Credit Card Application



- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- Fraud Protection
- Zero Liability
- Rewards



303.443.4672 1.800.429.7626
ElevationsCU.com



Elevations Credit Union Visa Credit Card Disclosures	
Annual Percentage Rate* 1. Purchases 2. Cash Advances (including Overdraft Protection Advances) 3. Balance Transfers	Peak Platinum A-Variable Rate 8.99% B-Variable Rate 11.99% Vista Platinum Variable Rate 13.99%
Variable rate information	Your APR may vary. Variable Rate Feature: The Visa Credit Cards have a variable rate feature meaning that the Annual Percentage Rate (corresponding to the periodic rate) and the term of your Visa loan may change due to interest rate fluctuations. The Annual Percentage Rate (APR) includes only interest and no other costs. See explanation below.*
Grace period for repayment of balances for purchases	You have 25 days to repay your balance (for purchases) before a finance charge will be imposed.
Grace period for repayment of cash advances (including Overdraft Protection Advances)	None. (Interest is accrued from the date of advance until the balance is paid in full.)
Method of computing the finance charge for purchases	Average daily balance including new purchases.
Annual fee	None.
Minimum finance charge	None.

Transaction fee: None

Late Fee: If minimum payment is not received 10 days after payment due date, a \$15.00 fee is assessed.

Over-the-Credit Limit Fee: In any billing cycle in which your balance exceeds the credit line, a \$35.00 fee is assessed. (The billing cycle begins on the 23rd of each month.)

Rush card order Fee: \$50.00 Domestic or International.

Overdraft Fee: A \$25.00 NSF Fee is assessed if a check received for payment on the Visa loan is returned unpaid.

Lost or Stolen Card Replacement: First occurrence is \$15.00; second occurrence is \$30.00.

Visa Receipt Copy: \$15.00.

Visa ISA: 1% of International Transaction.

Research Fee: \$25.00/hr - 1 hr minimum.

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.

*The Annual Percentage Rate (APR) for your Visa loan will change on the first day of the new billing cycle of any month to reflect any change in the Credit Union determined Base Rate. Peak Platinum Visa A APR is the Base Rate. For members who do not meet the Peak Platinum Visa A rate requirements, 3% or 5% will be added to the APR. The APR will be no greater than the maximum rate allowed by law.

The information about the costs of the card described in this application is accurate as of 11/03/2008. This information may have changed after that date. To find out what may have changed, call 303.443.4672 or 800.429.7626, visit ElevationsCU.com, or write Elevations Credit Union, P. O. Box 9004, Boulder, CO 80301-9004.

DETACH AND KEEP FOR FUTURE REFERENCE



MEMBER INFORMATION

Account Number _____ Social Security Number _____

Last Name _____ First Name _____ Middle Initial _____

Street Address _____

City _____ State _____ Zip _____

Mailing Address _____

City _____ State _____ Zip _____

(_____) _____ \$ _____
Home Phone Monthly Rent or Mortgage

Employer _____

(_____) _____ \$ _____
Business Phone Monthly Salary (Gross)

_____/_____/_____ \$ _____
Date of Birth Other Income*

*Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

CREDIT LIMIT

Desired Credit \$ _____
If we are unable to qualify you for your desired credit limit you will be considered for a lower limit unless otherwise specified.

BALANCE TRANSFER OPTION

Call me about transferring a balance from another card.

CREDIT UNION USE ONLY

Credit Limit _____ Date ____/____/_____

Approved By: _____

SIGNATURES

- A) **I/We understand that granting a security interest is a condition for the credit card account and I give you a security interest in all funds now or hereafter in all deposit accounts (except IRA) I have with you.**
- B) This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the Credit Union to verify or obtain further information the Credit Union may deem necessary concerning my (our) credit standing. If this application is approved and a card(s) is issued, the undersigned applicant(s), by signing, using or permitting another to use the credit card(s), agree(s) that the applicant(s) will be bound by the terms and conditions of the VISA Credit Card Agreement, Card Disclosures and any and all amendments or addendums thereto.

Signature _____ Date ____/____/_____

By initiating at right, each of the following applicants certify that they have applied for joint credit X _____
X _____

CO-APPLICANT INFORMATION

Joint (Responsible for repayment of loan)

User _____
Social Security Number _____

Last Name _____ First Name _____ Middle Initial _____

Street Address _____

City _____ State _____ Zip _____

Mailing Address _____

City _____ State _____ Zip _____

(_____) _____ (_____) _____
Home Phone Daytime Phone

_____/_____/_____ \$ _____
Date of Birth Monthly Salary (Gross)

OVERDRAFT PROTECTION

Please designate this card as overdraft protection for my Elevations Checking Account.

LOAN PROTECTION

Yes, I want to safeguard my credit card. Contact me to add Loan Protection.

Loan Protection provides you with security in case of an unforeseen event that could impact your ability to repay your Elevations Credit Union loan obligation. If you can't make your payments, Loan Protection can make them for you.

You can customize your Loan Protection package to any one of these five options: Life, Disability, Life and Disability, Involuntary Unemployment and Disability, Life, Disability, and Involuntary Unemployment.

This is a summary of our Payment Protection program. Enrollment in the program is voluntary and not required to obtain a loan. Loan Protection is a debt cancellation product available through Elevations Credit Union. Please contact your Elevations Credit Union loan representative, or refer to your Loan Protection contract for additional information on benefit maximums, eligibility and limitations.

SIGNATURES

Signature _____ Date ____/____/_____

Signature _____ Date ____/____/_____