

# ELEVATE CREDIT CARD TERMS & CONDITIONS

## INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	<b>10.90%, 16.15%, 17.15%, 18.00%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Balance Transfers from Another Financial Institution	<b>0%</b> introductory APR for the first twelve (12) months. After that, your APR will be <b>10.90%, 16.15%, 17.15%, 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
APR for Cash Advances	<b>10.90%, 16.15%, 17.15%, 18.00%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>2</sup>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on Purchases, Balance Transfers and Cash Advances on the transaction date. To avoid incurring interest charges, for new purchase transactions, you must pay the new balance which includes purchases, balance transfers and cash advances, as shown on the Account Statement, on or before the payment due date.
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 of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

## FEE INFORMATION

Transaction Fees <ul style="list-style-type: none"><li>Balance Transfer</li><li>Cash Advance</li><li>Foreign Currency Transaction Fee</li></ul>	3% of the amount of each transfer 3% of the amount of each advance 2% of each transaction, in U.S. dollars
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Returned Payment</li></ul>	Up to \$25.00 Up to \$32.00 <sup>3</sup>

*You must be at least 18 years of age or older to apply. If you are under the age of 21 and do not have the capacity to repay, you must have a Co-Borrower who does.*

**Loss of Introductory APR:** We may end your Introductory APR and apply the applicable Balance Transfer APR depending on your creditworthiness, if you make a late payment.

**Prime Rate:** Variable APRs are based on the 6.75% Prime Rate as of 01/01/2026.

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

<sup>1</sup>We add 4.15%, 9.40%, 10.40% or 12.40% based upon your creditworthiness to the current Prime Rate to determine the Purchase APR or Balance Transfer APR. Maximum APR is 18.00%.

<sup>2</sup>We add 4.15%, 9.40%, 10.40% or 12.40% based upon your creditworthiness to the current Prime Rate to determine the Cash Advance APR. Maximum APR is 18.00%.

<sup>3</sup>The returned payment fee will be up to \$27.00 for the first violation and then up to \$32.00 for the second returned payment in the next six months.

Both a Guide to Benefits and a Credit Card Agreement & Disclosure will arrive with your new card.

**Annual Percentage Rate (APR) for Balance Transfers:** Balance Transfer rate of 0.00% APR is available for the first twelve (12) billing cycles, after which the APR will return to the variable rate of PRIME +4.15%, +9.40%, +10.40% or +12.40% based on your creditworthiness. Valid only on balance transfers from another financial institution's credit card. Accounts that have one (1) late payment beyond the due date will revert to the applicable Balance Transfer APR, depending on creditworthiness.

**Minimum Payment:** The minimum monthly payment is 1.5% of your total new balance

or the overlimit amount, whichever is greater but not less than \$25 plus the amount of any unpaid prior payments due. Payments of \$10,000 or greater may not be part of your available credit for three (3) business days. Your payment is due on the 28th of every month.

**How We Will Calculate Your Variable Rate:** Your variable rates may change when the Prime Rate changes. They are determined by adding a margin to the highest U.S. Prime Rate published in The Wall Street Journal. The rates are effective on the first day of the billing cycle.

**Rewards Terms and Conditions:** Earn on all of your purchases! Rewards are earned on purchases only; returns will be deducted from the calculation. If your account is closed, voluntarily or involuntarily, past due or over limit, you will forfeit all rewards.

Certain restrictions apply. The information about the costs of the card described in this application is accurate as of January 1, 2026. This information may have changed after that date. To obtain more recent information, please call us at 574/239-6611 or 800/522-6611. You may also write us at:

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