

Elements Financial Credit Card Disclosures

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT.

YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

Important Credit Card Disclosures for Elements Financial Cash Rewards Visa, Platinum Visa, and Signature Rewards Visa 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 December 1, 2025. 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			
	Cash Rewards Visa	Platinum Visa	Signature Rewards Visa
Annual Percentage Rate (APR) for Purchases and Balance Transfers	0% Introductory APR for 18 months. After that, your standard APR will be 16.74% . This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 18 months. After that, your standard APR will be 12.74% . This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 18 months. After that, your standard APR will be 14.74% . This APR will vary with the market based on the Prime Rate.
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

	Cash Rewards Visa	Platinum Visa	Signature Rewards Visa
Fees to Open or Maintain Your Account	<u>Annual Fee:</u> None <u>Application Fee:</u> None		
Transaction Fees	<u>Balance Transfer:</u> 4% on each balance transfer. <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> 4% on each balance transfer. <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> 4% on each balance transfer <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 Indianapolis Indians Signature Visa credit card.

The following disclosure represents important details concerning your Indianapolis Indians Signature Rewards Visa credit card. The information about costs of the card is accurate as of December 1, 2025. 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:	
	Indianapolis Indians Signature Rewards VISA
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks	0% Introductory APR for eighteen months. After that, your Standard APR will be 14.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	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, balance transfers, and convenience checks 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 of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

FEES:	
Fees to Open or Maintain your Account <ul style="list-style-type: none">• Annual Fee:• Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">• Balance Transfer:• Cash Advance:• Wire Transfer:• International Transaction:	4% of the amount of each transfer during the introductory period Up to 3% for each Cash Advance or a minimum of \$5.00 Up to 3% for each wire transfer or a minimum of \$5.00 None
Penalty Fees <ul style="list-style-type: none">• Late Payment:• Over-the-Credit Limit:• Returned Payment:	Up to \$25.00 if your payment is late None 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 December 1, 2025. 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	0% Introductory APR for 18 months. After that, your standard APR will be 14.74% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	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	
Fees to Open or Maintain Your Account	<u>Annual Fee</u> : None <u>Application Fee</u> : None
Transaction Fees	<u>Balance Transfer</u> : 4% on each balance transfer. <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> : None
Penalty Fees	<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.

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 December 1, 2025. 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 Financial Secured Visa
Annual Percentage Rate (APR) for Purchases and Balance Transfers	16.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	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	
Fees to Open or Maintain Your Account	<u>Annual Fee</u> : None <u>Application Fee</u> : None
Transaction Fees	<u>Balance Transfer</u> : Up to 3% for each Balance Transfer or a minimum of \$5.00 . <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.
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.

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)."