

SIMPLE STEPS TO GET YOUR CARD

Choose from 2 easy options—meet with an ESL Representative in branch or talk to us by phone at 585.336.1000, then:

- 1. Complete the attached application (see Application Requirements).
- 2. Deposit money equal to your requested credit line into an ESL Secured Credit Card Savings Account.

In branch—deposit with cash, check or transfer from another ESL account.

By phone—deposit with transfer from another ESL account or check by mail.
- 3. Get instant approval.
- 4. Receive your card by mail within 7 to 10 business days.

PAYMENT OPTIONS

- > Pay using ESL Online or Mobile Banking
- > Pay in branch
- > Pay by mail
- > Pay over the phone with TEL-E\$L or a Contact Center Representative

APPLICATION REQUIREMENTS

Please read closely. If you do not meet all of the requirements, we may not be able to approve your ESL Visa® Secured Credit Card application. Each applicant must meet all of the requirements.

- ☐ A member in good standing with a savings account at ESL Federal Credit Union.
- ☐ At least 18 years old.
- ☐ Currently not the primary owner of an ESL Visa Secured Credit Card. (This applies to primary applicant only.)
- ☐ Positive balances in all ESL Savings or Checking Accounts.
- ☐ ESL loan payments are current (not more than 30 days past due).
- ☐ Not in bankruptcy or in the process of filing for bankruptcy.
- ☐ Applying for a line between \$300 and \$1,000.
- ☐ Have money available to secure requested credit limit of \$ _____.

Choose type:
☐ Cash ☐ Check
☐ Transfer from ESL account
- ☐ All borrowers applying for credit are present. (Maximum of 2 borrowers per credit card account.)

QUESTIONS? CONNECT WITH US:
585.336.1000 > 800.848.2265 > esl.org

ESL PRODUCTS & SERVICES

- | | |
|----------------------------|----------------------------|
| Checking | Rewards Visa Signature® |
| Savings | Credit Cards |
| Money Maker | Visa® Secured Credit Cards |
| Tiered Savings | Visa® Debit Cards |
| Certificates | Online Banking |
| IRAs | Online Bill Pay |
| Health Savings Accounts | Telephone Banking |
| Mortgages | ESL Live Chat Banking |
| Home Equity Loans | ATM Network |
| and Lines of Credit | Mobile Banking |
| Vehicle and Personal Loans | Mobile Deposit |
| Short-Term Loans | |
| Visa® Credit Cards | |

Ask about our full line of Business Banking and Wealth Management products and services.

CONNECT WITH US:

Corporate Headquarters
225 Chestnut Street > Rochester, NY 14604
(Check esl.org for branch locations/hours)

Contact Center (Rochester, NY)
585.336.1000 > 800.848.2265

TDD Services
585.336.1399 > 800.243.6722

Online
esl.org > ESL Live Chat Banking



ESL is a registered service mark of ESL Federal Credit Union.
Federally insured by the NCUA.
30-1070 (12/25)



Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	17.75% This APR will vary with the market, based on the Prime Rate. ¹
APR for Balance Transfers	17.75% This APR will vary with the market, based on the Prime Rate. ¹
APR for Cash Advances	17.75% This APR will vary with the market, based on the Prime Rate. ¹
Penalty APR and When it Applies	18.00% This APR may be applied to your account if your minimum monthly payment is not made for two consecutive billing cycles. How long will the Penalty APR apply? If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your past due status is corrected.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.
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	
Annual Fee	None
Balance Transfer Fee	None
Cash Advance Fee	None
Transaction Fees • International Service Assessment	1% of transaction amount
Penalty Fees • Late Payment • Returned Payment • Returned Check	Up to \$25.00 Up to \$25.00 Up to \$25.00
Other Fees	None

Your APR will not exceed the maximum allowed by applicable law, which is currently 17.99%.

How We Will Calculate Your Balance: We 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.

We have or will acquire a security interest in the funds (equal to your credit line) that you deposited into the ESL Visa® Secured Credit Card Savings Account, which you opened at the same time as this ESL Visa Secured Credit Card Account.

1: We add 11.00% to the Prime Rate to determine the Purchase, Balance Transfer and Cash Advance Rates. As of 12/11/2025, the Prime Rate was 6.75%. Your Visa® account will be governed by the terms of the ESL Federal Credit Union Card Member Agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your Cardmember Agreement.

ESL VISA® SECURED CREDIT CARD APPLICATION

☐ New Account

☐ Credit Line Increase

Requested Credit Line \$_____

(Credit line must be between \$300 and \$1,000, in \$100 increments)

Current Credit Line \$_____Line Increase Requested \$_____

Last 4 digits of your present ESL Visa Account #_____

☐ We intend to apply for joint credit

Applicant’s InitialsCo-Applicant’s Initials

APPLICANT INFORMATION

CO-APPLICANT INFORMATION

ESL Member #

First Name

M.I.

Last

Date of Birth

Social Security #

House Number & Street Name

City

State/Zip

Home Phone
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Are you currently in bankruptcy or in the process of filing for bankruptcy?
☐ Yes ☐ No

ESL Member #

First Name

M.I.

Last

Date of Birth

Social Security #

House Number & Street Name

City

State/Zip

Home Phone
()

Are you currently in bankruptcy or in the process of filing for bankruptcy?
☐ Yes ☐ No

AUTHORIZED USER

This person will have full use of the card but will not be responsible for any balance owed. PLEASE PRINT:

Name (First, Middle Initial, Last) _____Date of Birth _____

SIGNATURE(S)

I AUTHORIZE A SECURITY INTEREST IN MY ESL SECURED CREDIT CARD SAVINGS ACCOUNT IN THE AMOUNT I HAVE SELECTED ABOVE FOR MY ESL VISA SECURED ACCOUNT. I GRANT ESL A SECURITY INTEREST IN AND ASSIGN TO ESL THE SECURED CREDIT CARD SAVINGS ACCOUNT, AND ANY ADDITIONS TO IT, TO SECURE PAYMENT OF ALL OBLIGATIONS ON MY ESL VISA SECURED CREDIT CARD ACCOUNT.

I understand that the ESL Secured Credit Card Savings Account is subject to the terms and conditions of the Savings and Checking Disclosure Terms and Account Agreement (a copy of which I acknowledge receiving), and that deposits to the account and withdrawals from the account are restricted because of the security interest and assignment I am granting to ESL.

I promise all the information given on this application is true, correct and complete. I authorize ESL Federal Credit Union to exchange credit information related to this application and credit granted as part of the credit investigation process. ESL may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, ESL will furnish me with the name and address of the consumer reporting agency furnishing the report.

X _____X _____

APPLICANT SIGNATUREDATECO-APPLICANT SIGNATUREDATE

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