ESL REWARDS VISA SIGNATURE® CREDIT CARD APPLICATION

PERSONAL > BUSINESS > WEALTH MANAGEMENT

ESL PRODUCTS & SERVICES
Checking  Rewards Visa Signature® Credit Cards
Money Maker  Visa® Prepaid Cards
Savings  Visa® Secured Credit Cards
Certificates  Visa® Check Cards
IRAs  Online Banking
Health Savings Accounts  Online Bill Pay
Mortgages  In-Person Bill Pay
Home Equity Loans  Telephone Banking
and Lines of Credit  ESL Live Chat Banking
Vehicle and Personal Loans  ATM Network
Short-Term Loans  Mobile Banking
Visa® Credit Cards  Mobile Deposit
Ask about our full line of Business Banking and Wealth Management products and services.

SAVE TIME, APPLY ONLINE.
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

1. 0% introductory APR available to new accounts only. 2. We add 8.00% to 14.24% to the Prime Rate to determine the Purchase and Balance Transfer Rates. As of 3/17/20, the Prime Rate was 3.25%. 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 is a registered service mark of ESL Federal Credit Union. Federally insured by the NCUA.

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Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases
0.00% Introductory APR¹ for 12 billing cycles following the account open date. After that, between 11.25% - 17.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate².

APR for Balance Transfers
0.00% Introductory APR¹ for 12 billing cycles following the account open date. After that, between 11.50% - 17.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate².

APR for Cash Advances
17.90%

Penalty APR and When it Applies
18.00%

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 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 transaction date.

Minimum Interest Charge
If you are charged interest, the charge will be no less than $.50.

Additional Costs

Fees

Annual Fee
None

Transaction Fees
• International Service Assessment
  1% of transaction amount

Penalty Fees
• Late Payment
  Up to $25.00
• Returned Payment
  Up to $25.00

Other Fees
None

Your APR will not exceed the maximum allowed by applicable law, which is currently 18.00%.

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

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if your minimum monthly payment is not made for two consecutive billing cycles.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

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ESL REWARDS VISA SIGNATURE® CREDIT CARD APPLICATION

q New Account
q Credit Line Increase
Last 4 digits of your present ESL Visa Account #

q We intend to apply for joint credit

Applicant’s Initials
Co-Applicant’s Initials

APPLICANT INFORMATION

First Name
M.I.
Last Name

Date of Birth
Social Security #
House Number & Street Name (City, State, Zip)

City
State/Zip
Years There
Email Address
Home Phone
t

Your Employer
How Long
Gross Annual Salary by source (e.g., Primary, Part-time, Rental, Distributions, etc.)
Work Phone
t

Additional Gross Annual Income: Money, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment

Source

Monthly Housing Payment: Rent or mortgage plus property tax

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CO-APPLICANT INFORMATION

First Name
M.I.
Last Name

Date of Birth
Social Security #
House Number & Street Name (City, State, Zip)

City
State/Zip
Years There
Email Address
Home Phone
t

Your Employer
How Long
Gross Annual Salary by source (e.g., Primary, Part-time, Rental, Distributions, etc.)
Work Phone
t

Additional Gross Annual Income: Money, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment

Source

Monthly Housing Payment: Rent or mortgage plus property tax

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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)

APPLICANT(S) PLEASE READ BEFORE SIGNING: You promise all the information given on this application is true, correct and complete. You 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 you with the name and address of the consumer reporting agency furnishing the report.

X
APPLICANT SIGNATURE
DATE
X
CO-APPLICANT SIGNATURE
DATE