

PERSONAL > BUSINESS > WEALTH MANAGEMENT

ESL PRODUCTS & SERVICES

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

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 12/19/24, the Prime Rate was 7.50%. 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.

60-1040 (12/24)



ESL REWARDS VISA SIGNATURE®
CREDIT CARD APPLICATION



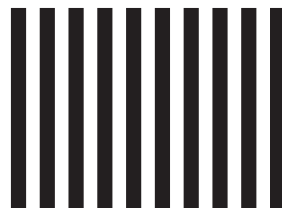
BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 569 ROCHESTER NY

POSTAGE WILL BE PAID BY ADDRESSEE

ESL FEDERAL CREDIT UNION
ATTN: CONSUMER LOAN DEPT
PO BOX 92714
ROCHESTER NY 14692-9837



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



Fold and seal outside edge with two pieces of tape before mailing.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR ¹ for 12 billing cycles following the account open date. After that, between 15.50% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ²
APR for Balance Transfers	0.00% Introductory APR ¹ for 12 billing cycles following the account open date. After that, between 15.50% - 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ²
APR for Cash Advances	17.90%
Penalty APR and When it Applies	18.00% This APR may be applied to your account if: 1. 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 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.
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 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.

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.

ESL REWARDS VISA SIGNATURE® CREDIT CARD APPLICATION				
<input type="checkbox"/> New Account		<input type="checkbox"/> Credit Line Increase		Last 4 digits of your present ESL Visa Account # _____
<input type="checkbox"/> 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 <input type="checkbox"/> Own <input type="checkbox"/> Rent	
City _____	State/Zip _____	Years There _____	Email Address _____	Home Phone () _____
Your Employer _____	How Long _____	Gross Annual Salary by source (e.g., Primary, Part-time, Rental, Distributions, etc.) \$ _____		Work Phone () _____
Additional Gross Annual Income <i>Alimony, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment</i> \$ _____				Source _____
Monthly Housing Payment <i>Rent or mortgage plus property taxes</i> \$ _____				
CO-APPLICANT INFORMATION				
First Name _____		M.I. _____	Last Name _____	
Date of Birth _____	Social Security # _____		House Number & Street Name <input type="checkbox"/> Own <input type="checkbox"/> Rent	
City _____	State/Zip _____	Years There _____	Email Address _____	Home Phone () _____
Your Employer _____	How Long _____	Gross Annual Salary by source (e.g., Primary, Part-time, Rental, Distributions, etc.) \$ _____		Work Phone () _____
Additional Gross Annual Income <i>Alimony, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment</i> \$ _____				Source _____
Monthly Housing Payment <i>Rent or mortgage plus property taxes</i> \$ _____				
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 _____		X _____		
APPLICANT SIGNATURE		CO-APPLICANT SIGNATURE		
DATE		DATE		

Detach here