

**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](http://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](http://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 7/27/23, the Prime Rate was 8.50%. 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 (7/23)

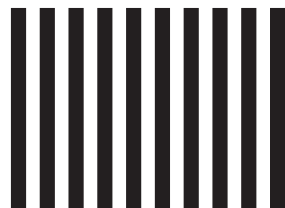


**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 569 ROCHESTER NY  
POSTAGE WILL BE PAID BY ADDRESSEE

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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR <sup>1</sup> for 12 billing cycles following the account open date. After that, between <b>16.50% - 17.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate <sup>2</sup> .
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR <sup>1</sup> for 12 billing cycles following the account open date. After that, between <b>16.50% - 17.99%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate <sup>2</sup> .
<b>APR for Cash Advances</b>	<b>17.90%</b>
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if: 1. Your minimum monthly payment is not made for two consecutive billing cycles.  <b>How long will the Penalty APR Apply?</b> 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.
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • International Service Assessment	<b>1% of transaction amount</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment	<b>Up to \$25.00</b> <b>Up to \$25.00</b>
<b>Other Fees</b>	<b>None</b>

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

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

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 <small>Alimony, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment</small>				Source
Monthly Housing Payment <small>Rent or mortgage plus property taxes</small>				\$

### 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 <small>Alimony, child support or separate maintenance income need not be revealed if you do not want it considered as a basis for repayment</small>				Source
Monthly Housing Payment <small>Rent or mortgage plus property taxes</small>				\$

### 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    DATE    CO-APPLICANT SIGNATURE    DATE

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