

Soothe Your Financial Stress

Find the Perfect Card for Your Purchases

0% Intro APR¹ for 18 Months

13.24% - 17.24% Variable APR¹
Based on Card Type, Thereafter

**ON PURCHASES &
BALANCE TRANSFERS**

Offer for New Cardholders Only
Excludes Secured, Business, and Riley Credit Cards
4% Balance Transfer Fee Applies²

elements.org/CreditCards

Contact Emily Klei at 317-957-7490
or eklei@elements.org to get started.



62% of Summer Travelers Will Use a Credit Card for At Least Some Trip Expenses³

1) Elements Visa Credit Card 0.00% introductory APR (Annual Percentage Rate) for 18 months from account opening on purchases and qualifying balance transfers. After introductory period your Standard variable APR for Purchases and Balance Transfers will be 17.24% for Cash Rewards Visa; 17.24% for Butler University Rewards Visa; 13.24% for Platinum Visa; and 15.24% for Signature Rewards Visa. Rates effective May 1, 2025, and will vary with the market based on the Prime Rate as published in The Wall Street Journal. Elements Financial loans are not eligible for payoff with introductory balance transfer offers. Subject to credit approval. Additional limitations, terms, and conditions apply. Elements reserves the right to amend or discontinue offers at any time. 2) 4.00% Balance Transfer fee on each Balance Transfer. Up to 3.00% fee on each Cash Advance or a minimum of \$5.00. 3) Source: NerdWallet, "2024 Summer Travel Report," March 26, 2024, <https://www.nerdwallet.com/article/travel/2024-summer-travel-report>. **Federally Insured by NCUA.**