

Elements Visa[®] Credit Card

When you partner with your teen in making wise financial choices with a credit card, you help them learn how to responsibly handle their money while building their positive credit history.

[Apply Now](#)

What We Offer:

- Credit cards for members between ages 11–17 with parent or legal guardian as co-borrower
- Credit line limit up to \$500
- Peace-of-mind when your teen travels or needs supplies



Members can even [design their own card](#) with a unique photo or image!

Overview

Current as of 04/01/2018

EMV Chip Card	Annual Fees	Credit Line	APR
	None	Up to \$500	10.25%

[View Visa Credit Card Terms and Agreement](#)
[Credit Card Rates and Fees](#)

↑ The Fine Print

Rates effective as of the last dividend declaration date. Rates and Terms subject to Credit Approval.

APR will vary after account opening (See Credit Card Agreement for details).

Programs, rates, terms, and conditions subject to change without notice.

Features & Benefits

Build credit	Mobile Payments	Easily replace cards
Personalize your card	Elements of Money [®] Program	No annual fee
Mobile & Digital Banking	Free Visa eStatements	Resources
Youth Education	Transaction Alerts	Automatic payments just got easier

You might also like

Check out our [Elements Savings](#) and [Elements Checking](#) accounts that can supplement your teen's money management experience. Opening a savings account establishes membership with Inspirus Credit Union and must be maintained to remain an active member.

Three ways you can apply

- Complete your [application](#) online
- Call a Member Services Representative at 888-628-4010
- Visit your [local branch](#)

Visa Credit Card Payments

Cardholder Services
P.O. Box 60510
City of Industry, CA 91716-0510

Contact Us

P.O.Box 576
Seattle, WA 98111-0576
Local Phone: 206-628-4010
Toll Free: 888-628-4010
[Send an email](#)

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