



Main Office: 1221 Elmwood Park Blvd., Suite 207  
 Jefferson, LA 70123  
 Phone: (504) 736-6144 • Fax: (504) 736-6139  
 Web site: www.jpfcu.org  
 Email Address: loans@jpfcu.org

Mailing Address: P.O. Box 10680 • Jefferson, LA 70181-0681

**APPLICATION AND SOLICITATION DISCLOSURE**



Interest Rates and Interest Charges	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>VISA Platinum Elite Rewards</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Preferred</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Select</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Select Deluxe</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p>
<p><b>APR for Balance Transfers</b></p>	<p><b>VISA Platinum Elite Rewards</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Preferred</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Select</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p> <p><b>VISA Platinum Select Deluxe</b>            Introductory APR for a period of six billing cycles.</p> <p>After that, your APR will be .</p>

<p><b>APR for Cash Advances</b></p>	<p><b>VISA Platinum Elite Rewards</b> Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p><b>VISA Platinum Preferred</b> Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p><b>VISA Platinum Select</b> Introductory APR for a period of six billing cycles. After that, your APR will be .</p> <p><b>VISA Platinum Select Deluxe</b> Introductory APR for a period of six billing cycles. After that, your APR will be .</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>VISA Platinum Elite Rewards</b></p> <p><b>VISA Platinum Preferred</b></p> <p><b>VISA Platinum Select</b></p> <p><b>VISA Platinum Select Deluxe</b></p> <p>This APR may be applied to your account if you: - Make a late payment.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<p><b>How to Avoid Paying Interest on Purchases</b></p>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
<p><b>Minimum Interest Charge</b></p>	<p>If you are charged interest, the charge will be no less than <b>\$0.50</b>.</p>
<p><b>For Credit Card Tips from the Consumer Financial Protection Bureau</b></p>	<p><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://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>
<p><b>Fees</b></p>	
<p><b>Annual Fee</b> - Annual Fee - VISA Platinum Elite Rewards - Annual Fee - VISA Platinum Preferred, VISA Platinum Select - Annual Fee - VISA Platinum Select Deluxe</p>	<p><b>None</b> <b>\$20.00</b> <b>\$35.00</b></p>
<p><b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee</p>	<p><b>3.00%</b> of the amount of each balance transfer (Maximum Fee: <b>\$150.00</b>) <b>3.00%</b> of the amount of each cash advance (Maximum Fee: <b>\$150.00</b>) <b>None</b></p>
<p><b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee</p>	<p>Up to <b>\$29.00</b> Up to <b>\$25.00</b></p>

**How We Will Calculate Your Balance:**

We use a method called "average daily balance (including new purchases)."

**Promotional Period for Introductory APR:**

The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first six billing cycles following issuance of your card. Any existing cardholders of Jefferson Parish Employees Federal Credit Union are not eligible for the Introductory APR.

**Application of Penalty APR:**

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**Minimum Interest Charge:**

The minimum interest charge will be charged on any dollar amount.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of:  
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the VISA Platinum Elite Rewards, VISA Platinum Preferred, VISA Platinum Select and VISA Platinum Select Deluxe are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.**

**Other Fees & Disclosures:**Late Payment Fee:

\$29.00 or the amount of the required minimum payment, whichever is less, if you are seven or more days late in making a payment.

Annual Fee - VISA Platinum Preferred, VISA Platinum Select:

\$20.00. No annual fee for active Share Draft and Certificate account members.

Annual Fee - VISA Platinum Select Deluxe:

\$35.00.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer, however, the fee will never exceed \$150.00. This fee will be waived for the first 6 months following card opening.

Cash Advance Fee (Finance Charge):

3.00% of each cash advance, however, the fee will never exceed \$150.00. This fee will be waived for the first 6 months following card opening.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$10.00.

Rush Fee:

\$30.00.

Statement Copy Fee:

\$2.50 per document.