



**Start the
New Year off right**

by CONSOLIDATING your Holiday Debt onto
your Low Interest JPEFCU VISA Credit Card!

There are no hidden or cash advance fees!



JEFFERSON PARISH

Employees Federal Credit Union
Serving Our Members Since 1959

Consolidate Your Holiday Debt!

VISA Preferred Platinum

9.90% APR*

Credit limit \$5,000 up to \$10,000 No Annual Fee

VISA Classic

12.90% APR*

Credit limit up to \$5,000 Annual Fee Waived**

VISA Secured

13.90% APR*

Credit limit up to \$2,500 Annual Fee Waived**

Consolidate Your Holiday Debt onto your Low Interest JPEFCU VISA Credit Card!

Select the VISA Credit Card Program that's Best for You!

Our VISA Preferred Platinum, VISA Classic & VISA Secured Credit Cards all offer:

Great Rates • Automatic Payments • Early Fraud Warning • Travel Accident Insurance

Round-the-Clock Customer Service • Card Activator

Option to enroll in Chargegard Credit Insurance • 25 day Grace Periods • No Hidden Fees

Worldwide Acceptance

Give us a call at (504) 736-6144 for more information!

* APR = Annual Percentage Rate

** \$20.00 Annual Fee waived for JPEFCU VISA Classic & VISA Secured members with an active JPEFCU Share Draft Account or JPEFCU Share Certificate Account.



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
United States Government National Credit Union Administration, a U.S. Government Agency.

Important Information Regarding Your Visa-Branded Debit Card

Non-Visa Debit Transaction Processing.

We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

JEFFERSON PARISH EMPLOYEES
FEDERAL CREDIT UNION

ALERT:

**Deposit
Received!**



**\$100 CASH REWARD
WITH EVERY NEW LINE**

Sprint's exclusive Credit Union Member
Cash Rewards offer — our best one EVER!



LOVE MY
CREDIT UNION®
REWARDS

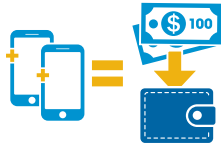


Sprint®

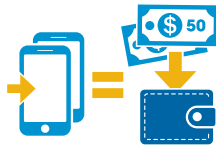
It's the New Sprint Credit Union Member Cash Rewards!

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.



Current Sprint customers will receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Rewards.



Plus, get a **\$50** loyalty cash reward **every year** for **every line**.



Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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