



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	
Annual Percentage Rate (APR) for Purchases	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
APR for Balance Transfers	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
APR for Cash Advances	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p>
Penalty APR and When it Applies	<p>Visa Platinum</p> <p>Visa Classic</p> <p>Visa Secured</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<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>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than</p>

