

Fees	
<b>Annual Fee</b>	
• Annual Fee - VISA Classic	<b>None</b>
• Annual Fee - VISA Platinum	<b>None</b>
<b>Transaction Fees</b>	
• Cash Advance Fee	<b>\$1.00</b>
• Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b>	
• Late Payment Fee	<b>\$27.00</b>
• Returned Payment Fee	<b>\$25.00</b>

**How We Will Calculate Your Balance** - We use a method called "average daily balance (including new purchases)"

**Effective Date** - The information about the costs of the card described in this application is accurate as of 01/01/2018. This information may have changed after that date. To find out what may have changed, contact the Credit Union

#### OTHER DISCLOSURES

Document Copy Fee	\$ 15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$ 10.00
Card Recovery Fee	\$ 65.00
Pay by Phone Fee	\$ 10.00

Need more info?  
(504) 280-6496  
www.unofcu.org

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**VISA PLATINUM  
AND VISA CLASSIC**  
Application and  
Solicitation Disclosure

**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchases	<p><b>VISA Platinum</b></p> <p><b>0.00%</b> Introductory APR for a period of 12 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.</p> <p>After that, your APR will be <b>9.50%</b></p> <p><b>VISA Classic 17.99%</b></p>
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APR for Cash Advances	<p><b>VISA Platinum</b></p> <p>0.00% Introductory APR for a period of 12 billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that, your APR will be 9.50%</p> <p><b>VISA Classic 17.99%</b></p>
Minimum Interest Charge	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchase if you pay your entire balance by the due date of each months.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">www.federalreserve.gov/creditcard</a> .

See back of page for more important information about your account.



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