



1420 Natchitoches St.  
 West Monroe, LA 71292  
 (318) 387-4592 | (888) 387-4145  
 Fax: (318) 387-6263  
 www.ouachitavalleyfcu.org

**APPLICATION AND  
 SOLICITATION  
 DISCLOSURE**



**VISA PLATINUM/VISA REWARDS**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Platinum</b> <b>5.99%</b> Introductory APR for a period of six billing cycles.  After that, your APR will be <b>8.99% to 17.99%</b> , based on your creditworthiness.
	<b>Visa Rewards</b> <b>15.75% to 17.99%</b> , based on your creditworthiness.
<b>APR for Balance Transfers</b>	<b>Visa Platinum</b> <b>5.99%</b> Introductory APR for a period of six billing cycles.  After that, your APR will be <b>8.99% to 17.99%</b> , based on your creditworthiness.
	<b>Visa Rewards</b> <b>15.75% to 17.99%</b> , based on your creditworthiness.
<b>APR for Cash Advances</b>	<b>Visa Platinum</b> <b>8.99% to 17.99%</b> , based on your creditworthiness.
	<b>Visa Rewards</b> <b>15.75% to 17.99%</b> , based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	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.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<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>
<b>Fees</b>	
<b>Set-up and Maintenance Fees</b>	
- Annual Fee	<b>None</b>
- Account Set-up Fee	<b>None</b>
- Program Fee	<b>None</b>
- Participation Fee	<b>None</b>
- Additional Card Fee	<b>None</b>
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>None</b>
- Cash Advance Fee	<b>\$50.00 or 2.00%</b> of the amount of each cash advance, whichever is less
- Foreign Transaction Fee	<b>None</b>
- Transaction Fee for Purchases	<b>None</b>
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$15.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

SEE NEXT PAGE for more important information about your account.

**How We Will Calculate Your Balance:**

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

**Promotional Period for Introductory APR - Visa Platinum:**

The Introductory APR for purchases and balance transfers will apply to transactions posted to your account during the first six months following the opening of your account.

**Effective Date:**

The information about the costs of the card described in this application is accurate as of: April 08, 2024

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 and Visa Rewards 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.**

**Notice to New York Residents:**

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

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

\$15.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.

Cash Advance Fee (Finance Charge):

\$50.00 or 2.00% of the amount of each cash advance, whichever is less.

Returned Payment Fee:

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

Card Replacement Fee:

None.

Document Copy Fee:

\$2.00.

Emergency Card Replacement Fee:

None.

PIN Replacement Fee:

None.

Rush Fee:

\$60.00.

Statement Copy Fee:

\$2.00.

Unreturned Card Fee:

None.

**Reward Program:** Earn 1% cash back on everyday purchases at different places you shop.