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**VISA GOLD/VISA CLASSIC
 Application and Solicitation Disclosure**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>Visa Gold 6.90% to 8.90% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 13.90%, 9.50%, or 7.90% when you open your account, based on your creditworthiness.</p>
APR for Balance Transfers	<p>Visa Gold 6.90% to 8.90% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 13.90%, 9.50%, or 7.90% when you open your account, based on your creditworthiness.</p>
APR for Cash Advances	<p>Visa Gold 6.90% to 8.90% when you open your account, based on your creditworthiness.</p> <p>Visa Classic 13.90%, 9.50%, or 7.90% when you open your account, based on your creditworthiness.</p>
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Application Fee	\$5.00 (one-time fee)
Transaction Fees - Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$35.00

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 July 1, 2014. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00
Rush Fee	\$25.00
PIN Replacement Fee	\$5.00
Card Replacement Fee	\$5.00