



UNIVERSITY OF
LOUISIANA

FEDERAL CREDIT UNION
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Web Address: www.ulfcu.com

**APPLICATION AND
SOLICITATION
DISCLOSURE**



PLATINUM MASTERCARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.95% to 17.95% based on your creditworthiness.
APR for Balance Transfers	9.95% to 17.95% based on your creditworthiness.
APR for Cash Advances	9.95% to 17.95% based on your creditworthiness.
Penalty APR and When it Applies	<p>17.95%</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 consecutive minimum payments when due.</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 \$0.01 .
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	
Annual Fee	
- Annual Fee	None
Transaction Fees	
- Balance Transfer Fee	1.00% of the amount of each balance transfer
- Cash Advance Fee	None
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$25.00
- Over-the-Credit Limit Fee	None
- Returned Payment Fee	Up to \$28.00

SEE NEXT PAGE for more information about your account

How We Will Calculate Your Balance:

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

Application of Penalty APR:

Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Effective Date:

The information about the costs of the card described in this application is accurate as of: January 9, 2019. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Platinum MasterCard is a secured credit card. 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. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Other Fees & Disclosures:Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Balance Transfer Fee (Finance Charge):

1.00% of each balance transfer.

Returned Payment Fee:

\$28.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:

\$10.00.

Document Copy Fee:

None.

Emergency Card Replacement Fee:

None.

Rush Fee:

None.

Statement Copy Fee:

\$2.00 per page.

Design Your Own Card Fee:

\$15.00 per design.

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