

ACCOUNT DISCLOSURE

Interest Rates and Interest Charges	Visa®, Visa® Gold and Mastercard®
Annual Percentage Rate (APR) for Purchases	22.50% fixed
APR for Balance Transfers	22.50% fixed
APR for Cash Advances	22.50% fixed
Penalty APR and When It Applies	22.50% fixed
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
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	None
Transaction fees:	
* Balance Transfer	None
* Cash Advances	\$2.75 or 4% of the transaction amount, maximum fee of \$20
* Foreign Transaction	1% of the transaction amount when a currency conversion occurs. Visa will also impose a 0.8% fee where a currency conversion is not performed.
Penalty fees:	
* Late Payment	Payments are due 25 days after the close of each billing cycle. If the minimum payment listed on your statement is not paid in full, you may receive a late fee of \$15.
* Over-the-Credit Limit	None
* Returned Payment	\$25.00
Other fees:	None

How we will calculate your balance: We use a method called "average daily balance (including new purchases)". *An explanation of this method is provided in your account agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement documents.

Additional Information: The information about the costs described in this application is accurate as of September 27, 2023. This information may have changed after that date. To find out what may have changed, write us at PO Box 550, Vacherie, LA 70090.