

New Orleans Firemen's Federal Credit Union

4401 West Napoleon Ave.

Metairie, LA 70004

www.noffcu.org

APPLICATION AND SOLICITATION DISCLOSURE

Interest Rate and Interest Charges	Visa Platinum	Visa Rewards	Visa Stepping Stones & Visa Secured
Annual Percentage Rate (APR) for Purchases	8.90% - 16.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	9.90% - 17.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	18.00%
APR for Balance Transfers	8.90% - 16.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	9.90% - 17.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	18.00%
APR for Cash Advances	8.90% - 16.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	9.90% - 17.90% The APR is based upon credit worthiness. Rate will be disclosed when approved.	18.00%
Penalty APR and When it Applies	18.00% Visa Platinum and Visa Rewards This APR may be applied to your account if you make a late payment twice in any six (6) month period. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.		
How to Avoid Paying Interest on Purchases	Your due date is at least 27 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.		
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 • Cash Advance • Foreign Transaction	None None None		
Penalty Fees • Late Payment • Return Payment	\$20 \$15		

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your credit card agreement for more details.

Effective March 1, 2015