



**Baton Rouge Telco**  
Federal Credit Union

13404 Airline Hwy.  
Baton Rouge, LA 70817

**APPLICATION AND  
SOLICITATION  
DISCLOSURE**



**VISA GOLD/VISA CASH BACK/VISA GOLD SECURED**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>Visa Gold</b> <b>9.90% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Cash Back</b> <b>13.49% to 17.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold Secured</b> <b>9.90%</b></p>
<b>APR for Balance Transfers</b>	<p><b>Visa Gold</b> <b>9.90% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Cash Back</b> <b>13.49% to 17.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold Secured</b> <b>9.90%</b></p>
<b>APR for Cash Advances</b>	<p><b>Visa Gold</b> <b>9.90% to 17.99%</b>, based on your creditworthiness.</p> <p><b>Visa Cash Back</b> <b>13.49% to 17.99%</b>, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p> <p><b>Visa Gold Secured</b> <b>9.90%</b></p>
<b>Penalty APR and When it Applies</b>	<p><b>Visa Gold</b> <b>None</b></p> <p><b>Visa Cash Back</b> <b>None</b></p> <p><b>Visa Gold Secured</b> <b>None</b></p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 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>Minimum Interest Charge</b>	<b>None</b>

SEE NEXT PAGE for more important information about your account.

<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 - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	None None None None None None
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases - Overdraft Protection Transfer Fee - Account Transfer Fee	None <b>\$10.00</b> or <b>2.00%</b> of the amount of each cash advance, whichever is greater None None <b>\$5.00</b> <b>\$10.00</b> or <b>2.00%</b> of the amount of each account transfer, whichever is greater
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$30.00</b> None Up to <b>\$30.00</b>

#### **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: **June 20, 2023**

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

**For California Borrowers, the Visa Gold, Visa Cash Back and Visa Gold Secured 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.**

#### **Other Fees & Disclosures:**

##### Late Payment Fee:

\$30.00 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):

\$10.00 or 2.00% of the amount of each cash advance, whichever is greater.

Account Transfer Fee (Finance Charge): \$10.00 or 2.00% of the amount of each account transfer, whichever is greater.

##### Overdraft Protection Transfer Fee (Finance Charge):

\$5.00

##### Returned Payment Fee:

\$30.00 or the amount of the required minimum payment, whichever is less.

##### Card Recovery Fee:

None.

SEE NEXT PAGE for more important information about your account.

Card Replacement Fee:  
\$25.00.

Document Copy Fee:  
\$12.00 per document.

Pay-by-Phone Fee:  
\$15.00.

PIN Replacement Fee:  
None.

Rush Fee:  
\$50.00 overnight.

Statement Copy Fee:  
\$10.00 per document.

Unreturned Card Fee:  
None.

Account Research Fee:  
\$15.00 Per claim.