

	PLATINUM REWARDS	PLATINUM STUDENT ADVANTAGE REWARDS
Annual Percentage Rate for Purchases, Cash Advances, & Balance Transfers	7.9% – 15.9%	0.0%
Other APRs	Platinum Student Advantage Rewards Default APR: 15.9%* (see explanation below)	
Annual Fee	None	
Minimum Finance Charge	None	
Transaction Fee for Purchases	None	
Grace Period for Purchases	25 days from the date of periodic statement (if you paid your previous balance in full by the due date)	
Method for Computing the Balance for Purchases	Average Daily Balance (including new purchases)	
Foreign Transaction Fee	1% (FINANCE CHARGE)	
Fees: Late Payment Fee NSF Fee	\$25 \$25	
<p>Louisiana FCU does not charge a transaction fee for cash advances or balance transfers. The grace period does not apply to cash advances or balance transfers.</p> <p>*Platinum Student Advantage Rewards Default APR: If your account balance exceeds your credit limit or if you fail to make the minimum payment by the due date shown on your monthly statement for a billing cycle, the APR on the balance of purchases and cash advances will be 15.9%. After six consecutive billing cycles of remaining below your credit limit and making your minimum payment by the due date, you may apply to see if your account is eligible for reinstatement of the 0.00% APR stated above.</p>		