

**CREDIT DISCLOSURE**

ANNUAL PERCENTAGE RATE (APR) FOR FOR PURCHASES, CASH ADVANCES AND BALANCE TRANSFERS	<u>VISA CLASSIC</u> 12.9%	<u>VISA PLATINUM</u> 7.9% OR 9.9%
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GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	25 DAYS	25 DAYS
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METHOD OF COMPUTING THE BALANCE FOR PURCHASES	AVERAGE DAILY BALANCE (INCLUDING NEW PURCHASES)	
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ANNUAL FEE	NONE	NONE
MINIMUM FINANCE CHARGE	NONE	NONE
TRANSACTION FEE FOR PURCHASES	1% FOREIGN TRANSACTION*	
TRANSACTION FEE FOR CASH ADVANCES	\$5.00	\$5.00
BALANCE TRANSFER FEE	NONE	NONE
LATE PAYMENT FEE	\$30.00	\$30.00
OVER THE CREDIT LIMIT FEE	\$20.00	\$20.00

## OTHER FEES AND CHARGES: FOR ALL CARDS:

DOCUMENTATION FEE: \$10.00	NEW OR REPLACEMENT CARD FEE: \$10.00
RETURNED CHECK FEE: \$20.00	CARD RECOVERY FEE: \$65.00

\*TRANSACTION FEE FOR CASH ADVANCES: 1% FOREIGN TRANSTION\*

This information was accurate as of July, 2013. Please contact us at (318) 443-1200 for any change in the information since July, 2013.

**\*Change to Foreign Transaction Currency Exchange Rate: Effective April 1, 2005,** the exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% fee.

**PRE-LOAN DISCLOSURE****Your Credit Report and the Price You Pay for Credit**

<b>What is a credit report?</b>	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
<b>How did we use your credit report?</b>	We used information from your credit report to set the terms of the credit we are offering you, such as the [Annual Percentage Rate/down payment]. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact Equifax <b>CRA</b> , which is the consumer reporting agency from which we obtained your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact <b>Equifax</b> : <i>By telephone:</i> Call toll-free: <b>1-800-685-1111</b> <i>By mail:</i> Mail your written request to: <b>P.O. Box 740241</b> <b>Atlanta, GA 30374-0241</b> <i>On the web:</i> Visit <b>www.equifax.com</b>
<b>How can you get more information about credit report?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .

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