Pelican CREDIT UNION
P.O. Box 40088
Baton Rouge, LA 70835
1-800-351-4877
Fax: 225-408-6200
pelicancu.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PELICAN PLEDGE
VISA PELICAN POINTS
VISA PELICAN PRIME
VISA PELICAN PREMIER
VISA STUDENT POINTS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Pelican Pledge** **12.00%** This APR will vary with the market based on the Prime Rate. **Visa Pelican Points** **12.75% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Prime** **10.75% to 28.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Premier** **14.75% to 24.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student Points** **17.25% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Pelican Pledge** **12.00%** This APR will vary with the market based on the Prime Rate. **Visa Pelican Points** **12.75% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Prime** **10.75% to 28.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Premier** **14.75% to 24.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student Points** **17.25% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

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APR for Cash Advances	**Visa Pelican Pledge** **12.00%** This APR will vary with the market based on the Prime Rate. **Visa Pelican Points** **12.75% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Prime** **10.75% to 28.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Pelican Premier** **14.75% to 24.25%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Student Points** **17.25% to 26.75%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.
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 - Annual Fee - Visa Pelican Premier	 **$95.00**
Transaction Fees - Balance Transfer Fee - Foreign Transaction Fee - Visa Pelican Pledge, Visa Pelican Points, Visa Pelican Prime, Visa Student Points - Foreign Transaction Fee - Visa Pelican Premier - Transaction Fee for Purchases	 **None** **1.00%** of each transaction in U.S. dollars **None** **None**
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee	 Up to **$30.00** **None**

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: November 2, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Pelican Pledge, Visa Pelican Points, Visa Pelican Prime, Visa Pelican Premier and Visa Student Points 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.

Pelican Credit Union

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Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less, if your payment is not received before the first day of the following month.

Annual Fee - Visa Pelican Premier:
$95.00.

Card Replacement Fee - Visa Pelican Pledge, Visa Pelican Points, Visa Pelican Prime, Visa Student Points:
$30.00.

New Metal Card Fee – Visa Pelican Points, Visa Pelican Prime:
$30.00.

Replacement Metal Card Fee - Visa Pelican Points, Visa Pelican Premier, Visa Pelican Prime:
$50.00.

Rush Fee:
$20.00 for Louisiana, $40.00 for U.S. (excluding LA), and UPS fees apply to international shipments.

Statement Copy Fee:
$5.00.

Research Fee:
$15.00 per hour.

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