



**CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER<sup>®</sup> Consumer Credit Card Agreement. Please keep this attached to your LOANLINER<sup>®</sup> Consumer Credit Card Agreement.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.  After that your APR will be
<b>APR for Cash Advances</b>	Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.  After that your APR will be
<b>APR for Balance Transfers</b>	Introductory APR for a period of six (6) billing cycles. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle.  After that your APR will be
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We do 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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee  - Foreign Transaction Fee - Transaction Fee for Purchases	or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to Up to

**How We Will Calculate Your Balance.** We use a method called “average daily balance (excluding new purchases).” See your account Agreement for more details.

**Billing Rights.** Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

**OTHER DISCLOSURES**

Late Payment Fee or the amount of the required minimum payment, whichever is less, if you are late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Card Replacement Fee

**Collection Costs.** You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney’s fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

**Periodic Rates.**

The Purchase APR is which is a monthly periodic rate of

The Introductory Purchase APR is which is a monthly periodic rate of

The Cash Advance APR is which is a monthly periodic rate of

The Introductory Cash Advance APR is which is a monthly periodic rate of

The Balance Transfer APR is which is a monthly periodic rate of

The Introductory Balance Transfer APR is which is a monthly periodic rate of

