



## 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. After that your APR will be
<b>APR for Balance Transfers</b>	Introductory APR for a period of six (6) billing cycles. After that your APR will be
<b>APR for Cash Advances</b>	Introductory APR for a period of six (6) billing cycles. 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 will not charge you any 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 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	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	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 (including 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 ten (10) or more days 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	
Pay-by-Phone Fee	

**Periodic Rates.**

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