



CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Addendum is incorporated into and becomes part of your LOANLINER[®] Consumer Credit Card Agreement. Please keep this attached to your LOANLINER[®] Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	
APR for Cash Advances	
APR for Balance Transfers	
Minimum Interest Charge	If you are charged interest, the charge will be no less than The minimum interest charge will be charged on any dollar amount.
Paying Interest	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.
For Credit Card Tips from the Federal Reserve Board	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 http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees - Annual Fee	
Transaction Fees - Foreign Transaction Fee	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit 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. In the event you fail to make a payment on time in any of the six (6) billing cycles following the violation, you will be charged or the amount of the required minimum payment, whichever is less.

Returned Payment Fee

or the amount of the required minimum payment, whichever is less. In the event a payment is returned in any of the six (6) billing cycles following the violation, you will be charged or the amount of the required minimum payment, whichever is less.

- Statement Copy Fee
- Document Copy Fee
- Card Replacement Fee
- Emergency Card Replacement Fee - International Delivery
- Emergency Card Replacement Fee - US or Canadian Delivery

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates.

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