



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	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
APR for Cash Advances	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
APR for Balance Transfers	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
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	
Transaction Fees - Foreign Transaction Fee	
Penalty Fees - 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. 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.
Rush Fee	
Card Replacement Fee	
Letter Check Stop Payment Fee	
Letter Check Returned Fee	

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 _____