



**CREDIT CARD ACCOUNT OPENING DISCLOSURE**

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

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	
<b>APR for Balance Transfers</b>	
<b>APR for Cash Advances</b>	
<b>Penalty APR and When it Applies</b>	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>- Make a late payment</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<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 balance transfers and cash advances on the transaction date.
<b>Minimum Interest Charge</b>	
<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>Annual Fee</b> - Annual Fee	
<b>Transaction Fees</b> - Balance Transfer Fee  - Cash Advance Fee  - Foreign Transaction Fee	<p>or of the amount of each balance transfer, whichever is greater</p> <p>or of the amount of each cash advance, or whichever is greater (Maximum Fee: )</p> <p>of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars</p>
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to</p> <p>Up to</p>

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

**Application of Penalty APR:** Your APR may be increased to the disclosed Penalty APR if you are 60 days late in making a payment.

**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 one or more days late in making a payment. In the event you fail to make a payment on time in any of the six billing cycles following the initial 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 the same or in any of the six billing cycles following the initial violation, you will be charged or the amount of the required minimum payment, whichever is less.

Document Copy Fee

Rush Fee

Emergency Card Replacement Fee

Card Replacement Fee

Card Recovery Fee

Pay-by-Phone 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 Agreement, 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 Balance Transfer APR is which is a monthly periodic rate of .  
The Cash Advance APR is which is a monthly periodic rate of .  
The Penalty Rate APR is which is a monthly periodic rate of .