



33 North LaSalle, Suite 300
Chicago, IL 60602



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	7.80%
APR for Cash Advances	7.80%
APR for Balance Transfers	7.80%
Penalty APR and When it Applies	<p>24.40%</p> <p>This APR may be applied to the entire balance on your account if you:</p> <ul style="list-style-type: none"> - Make a late payment <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, when the account is current for 6 consecutive months.</p>
Minimum Interest Charge	None
How to Avoid 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, cash advances, or balance transfers if you pay your entire balance by the due date each month.
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	
Annual Fee - Annual Fee	\$0.00 annually
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	<p>\$2.00 or 3.00% of the amount of each balance transfer, whichever is greater (Maximum Fee: \$25.00)</p> <p>\$2.00 or 3.00% of the amount of each cash advance, whichever is greater (Maximum Fee: \$25.00)</p> <p>1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars</p>
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<p>Up to \$35.00</p> <p>None</p> <p>Up to \$35.00</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	\$25.00 or the amount of the required minimum payment, whichever is less. 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 \$35.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 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 \$35.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$15.00
Rush Fee	\$15.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00
Card Recovery Fee	\$65.00
Pay-by-Phone Fee	\$10.00

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 **7.80%** which is a monthly periodic rate of 0.6500%.
The Cash Advance APR is **7.80%** which is a monthly periodic rate of 0.6500%.
The Balance Transfer APR is **7.80%** which is a monthly periodic rate of 0.6500%.
The Penalty Rate APR is **24.40%** which is a monthly periodic rate of 2.0333%.