



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	
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	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
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 30 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

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 monthly periodic rate of _____
- The Cash Advance APR is _____ which is a monthly periodic rate of _____
- The Balance Transfer APR is _____ which is a monthly periodic rate of _____