



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 Balance Transfers	
APR for Cash Advances	
Penalty APR and When it Applies	<p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> - Make a late payment - Make a payment that is returned <p>How Long Will the Penalty APR Apply? If your APRs are increased for these reasons, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.</p>
Paying Interest	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 cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, or visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	of each 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.

Application of Penalty APR. Your APR may be increased to the disclosed Penalty APR if you are 90 days late in making a payment or make a payment that is returned.

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 (1) or more days late in making a payment.

Returned Payment Fee or the amount of the required minimum payment, whichever is less.

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 _____