



CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Disclosure 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	
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 balance transfers and cash advances 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, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Set-up and Maintenance Fees - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Additional Card Fee - Application Fee	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	or of the amount of each cash advance, whichever is greater of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Over-the-Credit Limit 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 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

Emergency Card Replacement Fee

Card Replacement 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 daily periodic rate of _____ .
The Balance Transfer APR is _____ which is a daily periodic rate of _____ .
The Cash Advance APR is _____ which is a daily periodic rate of _____ .