



## 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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	Introductory APR for a period of seven billing cycles.  After that your APR will be _____ .
<b>APR for Balance Transfers</b>	Introductory APR for a period of seven billing cycles.  After that your APR will be _____ .
<b>APR for Cash Advances</b>	Introductory APR for a period of seven billing cycles.  After that your APR will be _____ .
<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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<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>Set-up and Maintenance Fees</b> - Annual Fee - Account Set-up Fee - Program Fee - Participation Fee - Application Fee	
<b>Transaction Fees</b> - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee  - Transaction Fee for Purchases	of each multiple currency transaction in U.S. dollars of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	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.

**Promotional Period for Introductory APR:** The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six months following the opening of your account.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

