



**VISA CLASSIC
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 | |
| Annual Fee • Annual Fee | None |
| Transaction Fees • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee | None \$5.00 1.00% of each transaction in U.S. dollars |
| Penalty Fees • Late Payment Fee • Over-the-Credit Limit Fee • Returned Payment Fee | \$10.00 None \$28.00 |

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 **\$10.00** if you are 15 or more days late
 Document Copy Fee **\$3.00**
 Card Replacement Fee **\$15.00**

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney’s fees not in excess of 15.00% of the unpaid debt and all court costs.

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 _____