



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	
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 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than .
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	
Transaction Fees - Cash Advance Fee - Foreign Transaction Fee	
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to 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.

Minimum Interest Charge: The minimum interest charge will be charged on any dollar amount.

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 or more days late in making a payment.
Over-the-Credit Limit Fee	or the amount of the transaction exceeding your credit limit, whichever is less.
Returned Payment Fee	or the amount of the required minimum payment, whichever is less.
Document Copy Fee	
Rush Fee	

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 any judgment and all court costs.

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 _____ .