



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 <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. |
| Minimum Interest Charge | |
| 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 | |
| Annual Fee - Annual Fee | |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee | of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee | <p>Up to</p> <p>Up to</p> |

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 60 days late in making a payment.

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

OTHER DISCLOSURES

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|----------------------|---|
| 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. |
| Document Copy Fee | |
| Card Replacement Fee | |

Card Recovery Fee
Pay-by-Phone Fee
Rush Fee

(maximum)

Collection Costs. You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

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