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**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	15.50%
APR for Cash Advances	15.50%
APR for Balance Transfers	15.50%
Minimum Interest Charge	If you are charged interest, the charge will be no less than N/A The minimum interest charge will be charged on any dollar amount.
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 and cash advances if you pay your entire balance by the due date each month. We will begin charging interest on 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	
Set-up and Maintenance Fees	
• Annual Fee	None
• Participation Fee	None
Transaction Fees	
• Overdraft Cash Advance Fee	\$20.00
• International Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees	
• Late Payment Fee	\$20.00
• Over-the-Credit Limit Fee	\$20.00 (if applicable)
• Returned Payment Fee	\$24.00

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

Statement Copy Fee	\$3.00
Document Copy Fee	\$10.00
Rush Fee	\$25.00
Card Replacement Fee	\$10.00
Dispute of Valid Charge Fee	\$15.00
Request for Receipt Bearing Signature Fee	\$20.00

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 **15.50%** which is a monthly periodic rate of 1.2917%
 The Cash Advance APR is **15.50%** which is a monthly periodic rate of 1.2917%
 The Balance Transfer APR is **15.50%** which is a monthly periodic rate of 1.2917%