



**VISA PLATINUM
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	9.99% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% .
APR for Balance Transfers	9.99% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% .
APR for Cash Advances	9.99% Introductory APR for a period of six (6) billing cycles. After that your APR will be 9.99% .
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.
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	
Set-up and Maintenance Fees	
- Annual Fee	None
- Account Set-up Fee	None
- Program Fee	None
- Participation Fee	None
- Additional Card Fee	None
- Application Fee	None
Transaction Fees	
- Balance Transfer Fee	None
- Cash Advance Fee	None
- Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
- Transaction Fee for Purchases	None
Penalty Fees	
- Late Payment Fee	Up to \$20.00
- Returned Payment Fee	Up to \$20.00

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	\$20.00	or the amount of the required minimum payment, whichever is less, if you are ten (10) or more days late in making a payment.
Returned Payment Fee	\$20.00	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$1.00	
Document Copy Fee	\$1.00	
Rush Fee	\$21.75	
Card Replacement Fee	\$10.00	
Pay-by-Phone Fee	None	

Periodic Rates.

The Introductory Purchase APR is 9.99% which is a monthly periodic rate of 0.1658%.

The Purchase APR is 9.99% which is a monthly periodic rate of 0.7492%.

The Introductory Balance Transfer APR is 9.99% which is a monthly periodic rate of 0.1658%.

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The Introductory Cash Advance APR is 9.99% which is a monthly periodic rate of 0.1658%.

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