

Interest Rates and Charges	
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR PURCHASE TRANSACTIONS	<<Rate from Loan Worksheet>>% APR*
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR CASH TRANSACTIONS	<<Rate from Loan Worksheet>>% APR*
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR BALANCE TRANSFERS	<<Rate from Loan Worksheet>>% APR* unless eligible for lower promotional rate Balance Transfer
How to Avoid Paying Interest	You have a 25-day grace period in which to repay your balance for purchase transactions before a FINANCE CHARGE will be imposed.
Paying Interest	Finance charges accrue on cash advances, balance transfers, and convenience checks from the transaction date until they are paid in full.
Delinquency	You will be in default if your account becomes more than two months past due. On the first day of the month following notice of default, your APR will be increased to 18.00% . Upon default, if six consecutive payments are made on time, the default rate will be removed and previous APR will resume.
Billing Error Rights	For information about your right to dispute transactions, please refer to section 16 of the Account Agreement
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 website of the Federal Reserve Board at www.federalreserve.gov/creditcard .
Method of Computing the Balance	Average Daily Balance Method

*Your APR may vary with changes to an index which is the Prime Rate as published in *The Wall Street Journal*. When you have an APR that varies with changes to the Prime Rate, we calculate your APR by adding a percentage (a "margin") to the Prime Rate. The margin will change semi-annually based on your credit score. Scores will be obtained in January (for April interest rate changes), and July (for October rate changes) by Equifax P.O. Box 740241 Atlanta, GA 30374-0241. The rate table shows which rates, if any, are variable rates.

Fees	
Annual Membership Fee	NONE
Cash Advance Fee	NONE
Balance Transfer Fee	NONE
Late Payment Fee	\$30.00 fee assessed for payments more than 10 days late.
Returned Payment Fee	\$10.00 fee assessed for returned payments.

X _____
Primary Applicant

X _____
Co-Applicant