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**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	4.90% Introductory APR for the first six (6) months. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on the first day of the billing cycle. After that your APR will be 8.50% .
APR for Cash Advances	8.50%
APR for Balance Transfers	8.50%
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We do not charge you 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 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	
Annual Fee • Standard non-rewards • Rewards	None \$48
Transaction Fees • Foreign Transaction Fee	2.00% of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Returned Payment Fee	Up to \$25.00 Up to \$25.00

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 **\$25.00** or the amount of the required minimum payment, whichever is less.
- Returned Payment Fee **\$25.00** or the amount of the required minimum payment, whichever is less.
- Card Replacement Fee **\$5.00**
- Stop Payment Fee **\$30.00**
- Visa Check Return Fee **\$30.00**

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 the unpaid debt and all court costs.

Periodic Rates.

The Purchase APR is **8.50%** which is a daily periodic rate of 0.0233%.
 The Introductory Purchase APR is **4.90%** which is a daily periodic rate of 0.0134%.
 The Cash Advance APR is **8.50%** which is a daily periodic rate of 0.0233%.