

**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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>4.90%</b> Introductory APR for a period of six (6) billing cycles. 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 <b>9.90%</b> .
<b>APR for Cash Advances</b>	<b>4.90%</b> Introductory APR for a period of six (6) billing cycles. 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 <b>9.90%</b> .
<b>APR for Balance Transfers</b>	<b>4.90%</b> Introductory APR for a period of six (6) billing cycles. 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 <b>9.90%</b> .
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b> • Balance Transfer Fee • Cash Advance Fee • Foreign Transaction Fee	<b>\$5.00 or 3.00%</b> of the amount of each balance transfer, whichever is greater (Maximum Fee: \$25.00) <b>\$5.00 or 3.00%</b> of the amount of each cash advance, whichever is greater <b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment Fee • Returned Payment Fee	<b>\$25.00</b> <b>\$29.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (excluding 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	<b>\$25.00</b> if you are ten (10) or more days late
Statement Copy Fee	<b>\$2.00</b>
Document Copy Fee	<b>\$2.00</b>
Card Replacement Fee	<b>\$10.00</b>

**Collection Costs.** You promise to pay all costs of collecting the amount you owe under this Agreement to the extent permitted by state law.

**Periodic Rates.**

The Purchase APR is **9.90%** which is a monthly periodic rate of 0.8250%.  
The Introductory Purchase APR is **4.90%** which is a monthly periodic rate of 0.4083%.  
The Cash Advance APR is **9.90%** which is a monthly periodic rate of 0.8250%.  
The Introductory Cash Advance APR is **4.90%** which is a monthly periodic rate of 0.4083%.  
The Balance Transfer APR is **9.90%** which is a monthly periodic rate of 0.8250%.  
The Introductory Balance Transfer APR is **4.90%** which is a monthly periodic rate of 0.4083%.