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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	13.90%
APR for Cash Advances	13.90%
APR for Balance Transfers	13.90%
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 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	
Set-up and Maintenance Fees	
Transaction Fees	
• Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment Fee	\$35.00
• Returned Payment Fee	\$35.00

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	\$5.00
Rush Fee	\$20.00
Emergency Card Replacement Fee	\$150.00
Card Replacement Fee	\$10.00

Collection Costs. You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

Periodic Rates.

The Purchase APR is **13.90%** which is a monthly periodic rate of 1.1583%.
 The Cash Advance APR is **13.90%** which is a monthly periodic rate of 1.1583%.
 The Balance Transfer APR is **13.90%** which is a monthly periodic rate of 1.1583%.