

**VISA GOLD  
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Disclosure is incorporated into and becomes part of your LOANLINER<sup>®</sup> 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>11.99%</b>
<b>APR for Balance Transfers</b>	<b>11.99%</b>
<b>APR for Cash Advances</b>	<b>11.99%</b>
<b>How to Avoid Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases, balance transfers, or cash advances if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Balance Transfer Fee - Foreign Transaction Fee	<b>None</b> <b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$15.00</b> Up to <b>\$25.00</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 \$15.00 or the amount of the required minimum payment, whichever is less, if you are 15 or more days late in making a payment.

Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

**Periodic Rates:**

The Purchase APR is 11.99% which is a monthly periodic rate of 0.9992% .

The Balance Transfer APR is 11.99% which is a monthly periodic rate of 0.9992% .

The Cash Advance APR is 11.99% which is a monthly periodic rate of 0.9992% .