

TRUTH-IN-LENDING DISCLOSURE STATEMENT - ACCOUNT OPENING DISCLOSURES

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.

INTEREST RATES and INTEREST CHARGES:	
Annual Percentage Rate (APR) for Purchases and Balance Transfers	Introductory APR for _____ months. After that, your Standard APR will be This APR will vary with the market based on the Prime Rate*.
APR for Cash Advances	This APR will vary with the market based on the Prime Rate*.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore

FEES:	
Fees to Open or Maintain your Account - Annual Fee:	None
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	2% of the amount of each transfer (minimum: \$5.00) 2% of the amount of each cash advance (minimum: \$5.00) 1% of each transaction in U.S. dollars
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$28.00 if your payment is late _____ days or more None Up to \$25.00 if your payment is returned for any reason

How We Will Calculate Your Balance: We use a method called "average daily balance (including current transactions)", which means we calculate the balance by adding together all new purchases and other transactions and subtracting payments and credits for each day in the billing cycle, adding these daily balances, and dividing by the number of days in the billing cycle. See your account agreement for more details.

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

OTHER IMPORTANT DISCLOSURES:

SECURITY: YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE. Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.
If you have other loans with us, collateral securing such loans may also secure your obligations under this agreement.

*Variable Rates: The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the Wall Street Journal increases or decreases as of the 10th calendar day of the month. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: _____% and then rounded to the nearest 0.010%. The interest rate can change monthly on the 25th calendar day of any month in which the Prime Rate changes. For example, a new Prime Rate on March 10 means your rate will change on March 25. The Annual Percentage Rate will never be more than 18.00%. Any increase will lengthen the time it takes to payoff the loan.

Daily Periodic Rates: Introductory Rate: _____%; Purchases: _____%; Cash Advances: _____%; Balance Transfers: _____%.

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

Document/Statement Copy Fee: \$2.00 per page
Card Replacement Fee: \$10.00
Pay-by-Phone Fee: \$10.00

Minimum Payment Requirements: The minimum payment required is the New Balance shown on your statement if the amount is equal to or less than \$25.00. If the New Balance exceeds \$25.00 the minimum payment is 2.00% of that portion of the New Balance which does not exceed your credit limit (rounded up to the nearest dollar), or \$25.00, whichever is greater, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due.