

BORROWER 1 NAME	ACCOUNT NUMBER
BORROWER 2 NAME	DATE --/--/----

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, Cash Advances, & Balance Transfers	Non-Variable:	Variable:
	%	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.	
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 <ul style="list-style-type: none">- Annual Fee:- Application Fee:	None None
Transaction Fees <ul style="list-style-type: none">- Balance Transfer:- Cash Advance:- Foreign Transaction:	None None 1% of each transaction in U.S. dollars if the transaction involves a currency conversion 1% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees <ul style="list-style-type: none">- Late Payment:- Over-the-Credit Limit:- Returned Payment:	Up to \$20.00 if your payment is 6 or more days late from the payment due date 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 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 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.	
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***Variable Rates:** If this is a variable rate as indicated above, 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 in effect on the last day of each calendar month of each year increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of: ____%. The interest rate can change monthly on the first day of the billing cycle of the month immediately following a change in the Prime Rate. The Annual Percentage Rate will never be more than 18%. Any increase will take the form of more payments of the same amount.

Daily Periodic Rates: Purchases, Cash Advances, and Balance Transfers: ____%

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

Recaptured Card Fee:	\$50.00	Replacement Card Fee:	\$10.00
Lost Card Fee:	\$50.00	Additional Card Fee:	\$10.00
Stolen Card Fee:	\$50.00		