



PO Box 548  
 Cheyenne, WY 82003  
 800-726-5644



**VISA CLASSIC**

**CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER<sup>®</sup> Consumer Credit Card Agreement.  
 Please keep this attached to your LOANLINER<sup>®</sup> Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>14.99%*</b>
APR for Balance Transfers	<b>14.99%*</b>
APR for Cash Advances	<b>14.99%*</b>
Penalty APR and When it Applies	<b>None</b>
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any 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.
Minimum Interest Charge	<b>None</b>
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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
Annual Fee - Annual Fee	<b>None</b>
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	<b>None</b> <b>3.00%</b> of transaction amount <b>1.00%</b> of each transaction in U.S. dollars <b>None</b>
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	<b>\$25.00</b> <b>None</b> <b>Up to \$25.00</b>

**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**

Late Payment Fee	\$25.00
Returned Payment Fee	Up to \$25.00
Document Copy Fee	\$3.00
Card Replacement Fee	\$10.00
3 to 5 Business Days Rush Fee	\$45.00

**Collection Costs.** You promise to pay all costs of collecting the amount you owe under this Agreement. These costs will include reasonable attorney's fees unless you borrowed \$1,000.00 or less at an interest rate greater than 10.00% per year.

**Periodic Rates.**

The Purchase APR is 14.99%, which is a monthly periodic rate of 1.249%.  
 The Balance Transfer APR is 14.99%, which is a monthly periodic rate of 1.249%.  
 The Cash Advance APR is 14.99%, which is a monthly periodic rate of 1.249%.

\*APR = Annual Percentage Rate. Rates subject to change without notice. Age 18, membership and credit qualification required. Rates effective as of February 1st, 2019.

Fees subject to change. Fees effective as of January 1st, 2019.