



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[®] 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	12.90%*
APR for Balance Transfers	12.90%*
APR for Cash Advances	12.90%*
Penalty APR and When it Applies	None
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	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	
Annual Fee - Annual Fee	None
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases	None None 1.00% of each transaction in U.S. dollars None
Penalty Fees - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to \$25.00 None Up to \$25.00

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

Late Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less, if you are 10 or more days late in making a payment.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less.
Document Copy Fee	\$3.00
PIN Replacement Fee	None
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 12.90%, which is a monthly periodic rate of 1.075%.
 The Balance Transfer APR is 12.90%, which is a monthly periodic rate of 1.075%.
 The Cash Advance APR is 12.90%, which is a monthly periodic rate of 1.075%.

*APR = Annual Percentage Rate. Rates subject to change without notice. Age 18, membership and credit qualification required.