

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	4.9% Introductory APR for six months. After that, your APR will be 7.90% – 17.90% based on your credit qualifications.
APR for Cash Advances	%
How to Avoid 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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

FEES:	
Fees to Open or Maintain your Account - Annual Fee:	\$
Transaction Fees - Balance Transfer: - Cash Advance: - Foreign Transaction:	_____% of the amount of each transfer (maximum: \$_____) _____% of the amount of each cash advance _____% of each transaction in U.S. dollars if the transaction involves a currency conversion _____% of each transaction in U.S. dollars if the transaction does not involve a currency conversion
Penalty Fees - Late Payment: - Over-the-Credit Limit: - Returned Payment:	Up to \$25.00 if your payment is late 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 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.

Daily Periodic Rates: Introductory Rate: 0.013425%; Purchases: .021644%–.049041%; Cash Advances: 0.043562%; Balance Transfers: .021644%–.049041%

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