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PLATINUM PREFERRED MASTERCARD

CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Disclosure 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	1.99% Introductory APR for a period of nine billing cycles from account opening. After that your APR will be 9.99% .
APR for Balance Transfers	1.99% Introductory APR for a period of nine billing cycles from account opening. After that your APR will be 9.99% .
APR for Cash Advances	1.99% Introductory APR for a period of nine billing cycles from account opening. After that your APR will be 9.99% .
Paying Interest	Your due date is at least 27 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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	
Annual Fee - Annual Fee	None
Transaction Fees - Currency Conversion Assessment or Cross Border Assessment	0.80% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$20.00 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.

Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account during the first six billing cycles following the opening of your account. The Non-Introductory APR will take effect the first day of the seventh billing cycle following the opening of your account for all current account balances and new transactions made on or after the effective date.

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	\$20.00	or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.
Returned Payment Fee	\$25.00	or the amount of the required minimum payment, whichever is less.
Returned Convenience Check Fee	\$25.00	or the amount of the returned convenience check, whichever is less.
Statement Copy Fee	\$3.00	
Document Copy Fee	\$5.00	
PIN Replacement Fee	\$5.00	
Card Replacement Fee	Up to \$7.50	
Rush Fee	\$25.00	(Weekend or Next Day)
Stop Payment on a Convenience Check Processing Fee	\$5.00	
Stop Payment on a Convenience Check Presentment Fee	\$25.00	

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Periodic Rates:

The Introductory Purchase APR is 1.99% which is a daily periodic rate of 0.0055% .

The Purchase APR is 9.99% which is a daily periodic rate of 0.0274% .

The Introductory Balance Transfer APR is 1.99% which is a daily periodic rate of 0.0055% .

The Balance Transfer APR is 9.99% which is a daily periodic rate of 0.0274% .

The Introductory Cash Advance APR is 1.99% which is a daily periodic rate of 0.0055% .

The Cash Advance APR is 9.99% which is a daily periodic rate of 0.0274% .