



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 | Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle. After that your APR will be |
| APR for Cash Advances | Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle. After that your APR will be |
| APR for Balance Transfers | Introductory APR for 180 days from the issuance of the card. When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle. After that your APR will be |
| Penalty APR and When it Applies | |
| Paying Interest | Your due date is at least 25 days after the close of each billing cycle. We do not charge you 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. |
| 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 Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard . |
| Fees | |
| Annual Fee - Annual Fee | |
| Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee - Transaction Fee for Purchases | |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to Up to |

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 _____ or the amount of the required minimum payment, whichever

is less.

Returned Payment Fee _____ or the amount of the required minimum payment, whichever

is less.

Statement Copy Fee

Document Copy Fee

Rush Fee

Returned Convenience Check Fee

Stop Payment Convenience Check Fee

Collection Costs for Credit Unions Lending to Borrowers in Oklahoma. You promise to pay all costs of collecting the amount you owe under this Agreement. These costs include reasonable attorney's fees not in excess of _____ of the unpaid debt after default and referral to an attorney, not a salaried employee of the Credit Union, unless you borrowed _____ or less at an interest rate greater than _____ per year.

Periodic Rates.

The Purchase APR is _____ which is a monthly periodic rate of _____

The Introductory Purchase APR is _____ which is a monthly periodic rate of _____

The Cash Advance APR is _____ which is a monthly periodic rate of _____

The Introductory Cash Advance APR is _____ which is a monthly periodic rate of _____

The Balance Transfer APR is _____ which is a monthly periodic rate of _____

The Introductory Balance Transfer APR is _____ which is a monthly periodic rate of _____