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**VISA PLATINUM  
 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	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.90%</b>
<b>APR for Balance Transfers</b>	<b>8.90%</b>
<b>APR for Cash Advances</b>	<b>8.90%</b>
<b>Paying Interest</b>	Your due date is at least 25 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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00. The minimum interest charge will be charged on any dollar amount.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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>.</b>
Fees	
<b>Annual Fee</b> - Annual Fee	<b>None</b>
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Over-the-Credit Limit Fee - Returned Payment Fee	Up to <b>\$35.00</b> <b>None</b> Up to <b>\$35.00</b>

**How We Will Calculate Your Balance.** We use a method called “average daily balance (excluding 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 ten (10) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Returned Payment Fee	\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	\$4.00
Document Copy Fee	\$4.00
Card Replacement Fee	\$17.00

Emergency Card Replacement Fee - International Delivery \$165.00  
Emergency Card Replacement Fee - US or Canadian Delivery \$100.00

**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 Purchase APR is 8.90% which is a daily periodic rate of 0.0244%.

The Balance Transfer APR is 8.90% which is a daily periodic rate of 0.0244%.

The Cash Advance APR is 8.90% which is a daily periodic rate of 0.0244%.