



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.

Table with 2 columns and 10 rows detailing Interest Rates and Interest Charges, Fees, and Penalty Fees.

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: You will be charged a fee if you are 15 days or more late in making a payment. Returned Payment Fee: is less.

Document Copy Fee
Rush Fee
Emergency Card Replacement Fee

Missouri Fee Notice: Credit card fees are governed by §408.140 of the Missouri Revised Statutes.

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 which is a monthly periodic rate of
The Balance Transfer APR is which is a monthly periodic rate of
The Cash Advance APR is which is a monthly periodic rate of