

Signature Line of Credit Tabular Disclosure

Annual Percentage Rate (APR) for Cash Advances	<p>APR varies with the market.</p> <p>Your interest rate will be Wall Street Journal Prime plus 7, 8, 9 or 12% depending on credit qualifications</p> <p>This rate will adjust on the first business day of each month, based on the WSJ Prime rate published as of the 15th of the previous month</p>
Payment Due Date	28 th day of each month
Late Payment Fee	<p>5% of the regularly scheduled payment or \$20, whichever is less</p> <p>A Late Payment Fee applies to payments that are 30 days late and greater</p>
Minimum Interest Charge	None
Paying Interest	You will be charged interest from the transaction date
Minimum Advance Amount	\$300.00
Annual Fee	None
Transaction Fee	None
Returned Payment Fee	\$25

How We Will Calculate Your Balance: We use the daily balance method. The daily balance method of calculating your finance charge uses the actual balance on each day of your billing cycle. The rate applied is 1/365th of your APR. This is your daily rate. Finance charges are calculated by summing each day's balance multiplied by the daily rate.

APR Floor is 10.00%. APR Ceiling is 18.00%.

Billing Rights: Information explaining your right to dispute transactions, and how to exercise this right, is provided in your account agreement.