

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



1916 Black River Blvd.
Rome, NY 13440
(315) 356-3000

VISA GOLD

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | 10.90% |
| APR for Balance Transfers | 10.90% |
| APR for Cash Advances | 15.90% |
| Paying Interest | Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases or 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. |
| Minimum Interest Charge | If You are charged interest, the charge will be no less than \$0.50 . |
| 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 - Balance Transfer Fee - Foreign Transaction Fee | None 1.00% of each transaction in U.S. dollars |
| Penalty Fees - Late Payment Fee - Returned Payment Fee | Up to \$25.00 Up to \$25.00 |

How We Will Calculate Your Balance:

We use a method called "average daily balance (excluding new purchases and balance transfers) (including new cash advances)." See Your Account Agreement for more details.

Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (800) 388-2000 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

Other Fees & Disclosures:**Late Payment Fee:**

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 10 or more days late in making a payment. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

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 10.90% which is a monthly periodic rate of 0.9080%.

The Balance Transfer APR is 10.90% which is a monthly periodic rate of 0.9080%.

The Cash Advance APR is 15.90% which is a monthly periodic rate of 1.3250% .