

# Line of Credit Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Advances	<b>11.20%– 18.00%</b> When you open your account, based on creditworthiness and other factors.
Paying Interest	You will be charged interest from the transaction date.

Fees	
Penalty Fees	5% of the minimum payment amount or a minimum of \$5.00, whichever is greater.
- Late Payment	
- Returned Payment Fee	Up to \$15.

**How we calculate your balance:** We use a method called Daily Balance (including current transactions). See your Line of Credit Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Line of Credit Agreement.