



PRIMELINE OF CREDIT DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Advances	<p>8.00% for Gold PrimeLine of Credit 11.00% for Silver PrimeLine of Credit 15.75% for PrimeLine of Credit</p> <p>After that, the APR will vary with the market based on the Prime Rate. Product and rate is determined based on creditworthiness.</p>
Paying Interest	You will be charged interest from the day the Advance is posted to your Account until you pay the Advance in full.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for a credit card or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore/

Fees	
Penalty Fees	
Late Payment	10% of your scheduled payment amount
Returned Item	Up to \$15
NSF	Up to \$25

How we will calculate your balance: We use the method called the average daily balance (excluding current transactions). To get the “average daily balance” we take the beginning balance of your account each day and subtract any unpaid interest or other finance charges and any payments or credits. We do not add in any new purchases/advances/fees. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.” 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.