



6690 Roswell Road NE, Suite 1100
Sandy Springs, GA 30328



**VISA PLATINUM PLUS
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER[®] Consumer Credit Card Agreement.
Please keep this attached to your LOANLINER[®] Consumer Credit Card Agreement.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90%
APR for Cash Advances	9.90%
APR for Balance Transfers	9.90%
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Set-up and Maintenance Fees	
• Additional Card Fee	\$20.00 per card
Transaction Fees	
• Foreign Transaction Fee	1.00% of each multiple currency transaction in U.S. dollars 0.80% of each single currency transaction in U.S. dollars
Penalty Fees	
• Late Payment Fee	\$25.00
• Returned Payment Fee	\$25.00

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

Document Copy Fee **\$2.00**
Rush Fee **\$15.00**

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including reasonable attorney’s fees not in excess of 15.00% of the unpaid debt and all court costs.

Periodic Rates.

The Purchase APR is **9.90%** which is a monthly periodic rate of 0.8250%.
The Cash Advance APR is **9.90%** which is a monthly periodic rate of 0.8250%.
The Balance Transfer APR is **9.90%** which is a monthly periodic rate of 0.8250%.