



1619 Plainfield Ave. NE  
Grand Rapids, MI 49505  
(616) 336-3490



VISA CLASSIC

**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.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>16.90%</b>
<b>APR for Cash Advances</b>	<b>16.90%</b>
<b>APR for Balance Transfers</b>	<b>16.90%</b>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b> . The minimum interest charge will be charged on any dollar amount.
<b>Paying Interest</b>	Your due date is at least 28 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.
<b>For Credit Card Tips from the Federal Reserve Board</b>	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 <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
<b>Fees</b>	
<b>Transaction Fees</b>	
- Balance Transfer Fee	<b>\$5.00</b> or <b>3.00%</b> of the amount of each balance transfer, whichever is greater
- Cash Advance Fee	<b>\$5.00</b> or <b>3.00%</b> of the amount of each cash advance, whichever is greater
- Foreign Transaction Fee	<b>1.00%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b>	
- Late Payment Fee	Up to <b>\$20.00</b>
- Returned Payment Fee	Up to <b>\$25.00</b>

**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**

Late Payment Fee	<b>\$20.00</b>	or the amount of the required minimum payment, whichever is less, if you are three (3) or more days late in making a payment.
Returned Payment Fee	<b>\$25.00</b>	or the amount of the required minimum payment, whichever is less.
Statement Copy Fee	<b>\$2.00</b>	per page
Document Copy Fee	<b>\$2.00</b>	per page
Rush Fee	<b>\$25.00</b>	
Emergency Card Replacement Fee	<b>\$15.00</b>	
Card Replacement Fee	<b>\$15.00</b>	
Convenience Check Stop Payment Fee	<b>\$25.00</b>	per stopped payment
Quick Temporary Limit Increase Fee	<b>\$5.00</b>	

**Periodic Rates.**

The Purchase APR is **16.90%** which is a monthly periodic rate of 1.4083%.  
The Cash Advance APR is **16.90%** which is a monthly periodic rate of 1.4083%.  
The Balance Transfer APR is **16.90%** which is a monthly periodic rate of 1.4083%.