



1100 S. Bagley • P.O. Box 515
Alpena, Michigan 49707

**CREDIT CARD
ACCOUNT
OPENING
DISCLOSURE**



VISA CLASSIC

Approved Credit Limit: _____

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

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	5.99% Introductory APR for seven months from Account opening. After that, Your APR will be 12.96% .
APR for Balance Transfers	12.96%
APR for Cash Advances	12.96%
Paying Interest	Your due date is at least 28 days after the close of each billing cycle. We will not charge You any 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 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	
Set-up and Maintenance Fees - Additional Card Fee	\$5.00
Transaction Fees - Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee	Up to \$5.00

How We Will Calculate Your Balance:

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

Promotional Period for Introductory APR:

The Introductory APR for purchases will apply to transactions posted to Your Account during the first seven months following the opening of Your Account.

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) 443-3577 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

SEE NEXT PAGE for more important information about Your Account.

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

\$5.00 or the amount of the required minimum payment, whichever is less, if You are 30 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.

Additional Card Fee:

\$5.00. If Your Account is subject to an Additional Card Fee, a fee will be charged for each additional Card issued to Your Account.

Rush Fee:

\$15.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

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 Introductory Purchase APR is 5.99% which is a daily periodic rate of 0.0166%.

The Purchase APR is 12.96% which is a daily periodic rate of 0.0360% .

The Balance Transfer APR is 12.96% which is a daily periodic rate of 0.0360% .

The Cash Advance APR is 12.96% which is a daily periodic rate of 0.0360% .