

G-17(D) Account-Opening Sample (Line of Credit)**Interest Rate and Interest Charges**

APR for Cash Advances	18.00%.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
Paying Interest	You will be charged interest from the transaction date.

Fees

Annual Fee	\$20
Penalty Fees	
• Late Payment	\$10
• Over-the-Credit Limit	\$29

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.