

**G-17(A) Account-Opening Model Form**

<b>Interest Rates and Interest Charges</b>	
Annual Percentage Rate (APR) for Purchases	[Purchase rate] [Description that rate varies and how it is determined, if applicable]
APR for Balance Transfers	[Balance transfer rate] [Description that rate varies and how it is determined, if applicable]
APR for Cash Advances	[Cash advance rate] [Description that rate varies and how it is determined, if applicable]
Penalty APR and When it Applies	[Penalty rate] [Description of events that may result in the penalty rate] [Description of how long penalty rate may apply]
[How to Avoid Paying Interest]/[Paying Interest]	[Description of grace period for purchases, cash advances, balance transfers, or any other credit extended or statement that no grace period applies]
[Minimum Interest Charge]/[Minimum Charge]	[Description of minimum interest charge or minimum charge, if applicable]
For Credit Card Tips from the Consumer Financial Protection Bureau	[Reference to the Bureau's Website]

<b>Fees</b>	
[Annual Fee]/[Set-up and Maintenance Fees]	[Notice of available credit, if applicable] [Notice of right to reject plan, if applicable] [Description of fees for availability or issuance of credit, such as an annual fee, if applicable]
Transaction Fees <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	[Description of balance transfer fee] [Description of cash advance fee] [Description of foreign transaction fee]
Penalty Fees <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	[Description of late payment fee] [Description of over-the-credit limit fee] [Description of returned payment fee]
Other Fees <ul style="list-style-type: none"> <li>• Required [insert name of required insurance, or debt cancellation or suspension coverage]</li> </ul>	[Description of cost of insurance, or debt cancellation or suspension plans] [Cross reference to additional information, if applicable]

**How We Will Calculate Your Balance:** [Description of balance computation method]

**Loss of Introductory APR:** [Circumstances in which introductory rate may be revoked and rate that applies if introductory rate is revoked, if applicable]

[Description that rate that applies after introductory rate is revoked varies and how it is determined, if applicable]

**Billing Rights:** [Reference to account agreement for details on billing-error rights]