



1916 Black River Blvd.
Rome, NY 13440
(315) 356-3000



M-101965

**VISA GOLD
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	10.90%
APR for Cash Advances	15.90%
APR for Balance Transfers	10.90%
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50 . The minimum interest charge will be charged on any dollar amount.
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 and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances 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	
Annual Fee • Annual Fee	\$0.00 annually
Transaction Fees • Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Penalty Fees • Late Payment Fee • Returned Payment Fee	\$25.00 \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (excluding 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 **\$25.00** if you are ten (10) or more days late

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 Purchase APR is **10.90%** which is a monthly periodic rate of 0.9080%.

The Cash Advance APR is **15.90%** which is a monthly periodic rate of 1.3250%.

The Balance Transfer APR is **10.90%** which is a monthly periodic rate of 0.9080%.