



Cash Reserve Line of Credit

Account Opening Disclosure (not home secured)

Interest Rate and Interest Charges	
APR for Cash Advances	18%
Paying Interest	You will be charged interest from the transaction date.

Fees	
Penalty Fees	
<ul style="list-style-type: none">Late PaymentReturned Check	\$10.00 or 10% of the principal balance of your Account, whichever is less \$10.00

How We Will Calculate Your Balance

We use a method called "Average Daily Balance (including new advances)." See your Cash Reserve Line of Credit Agreement for more details.

Billing Rights

Information on your rights to dispute advances and how to exercise those rights is provided in your Cash Reserve Line of Credit Agreement.