

Rate Changes

Your Annual Percentage Rate can change on the date that the Introductory Rate period expires and, subsequently, on the Friday immediately following any change in the index. Other than for when the Introductory Rate period expires, interest rate changes are limited to a maximum of 1.00 percentage point on any given change date and are subject to the maximum and minimum Annual Percentage Rates that can apply at any time to this account.

The maximum **ANNUAL PERCENTAGE RATE** at any time is 18.00%. The minimum **ANNUAL PERCENTAGE RATE** at any time is 4.00%.

Introductory Rate

Accounts established will be subject to an introductory rate for the six-month period immediately following the Date of Agreement. During the Introductory Rate period, the **ANNUAL PERCENTAGE RATE** that will apply to your account will be 2.50%*. Subsequently, your account will be subject to the variable rate provisions as described in this disclosure. The initial annual percentage rate is discounted; it is not based on the index and margin used for later rate adjustments.

*This represents an introductory rate that we have recently used.

Maximum Rate and Payment Examples

If you had an outstanding balance of \$10,000.00 during the draw period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$150.02. This Annual Percentage Rate could be reached during the 7th month of the draw period.

If you had an outstanding balance of \$10,000.00 during the repayment period, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.00% would be \$180.19. This Annual Percentage Rate could be reached during the 1st month of the repayment period.

Historical Example

The following table shows how the Annual Percentage Rate and the monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the index since 2003. The index is from The Wall Street Journal and is calculated on the 1st business day of February of each year. While only one payment amount per year is shown, payments may have varied during the year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the index or your payments will change in the future.

Year	Index	Margin (1)	ANNUAL PERCENTAGE RATE	Payment Period	Minimum Payment
2003	4.25	0.0	2.50% (2)	DRAW	\$50.00 (4)
2004	4.00	0.0	4.00%	DRAW	\$50.00 (4)
2005	5.25	0.0	5.25%	DRAW	\$50.00 (4)
2006	7.50	0.0	7.50%	DRAW	\$58.85
2007	8.25	0.0	8.25%	DRAW	\$64.73
2008	6.00	0.0	6.00%	DRAW	\$50.00 (4)
2009	3.25	0.0	4.00% (3)	DRAW	\$50.00 (4)
2010	3.25	0.0	4.00% (3)	DRAW	\$50.00 (4)
2011	3.25	0.0	4.00% (3)	DRAW	\$50.00 (4)
2012	3.25	0.0	4.00% (3)	DRAW	\$50.00 (4)
2013	3.25	0.0	4.00% (3)	REPAYMENT	\$85.09
2014	3.25	0.0	4.00% (3)	REPAYMENT	\$85.09
2015	3.25	0.0	4.00% (3)	REPAYMENT	\$85.09
2016	3.50	0.0	4.00% (3)	REPAYMENT	\$85.09
2017	3.75	0.0	4.00% (3)	REPAYMENT	\$85.09

(1) This represents a Margin we have recently used.

(2) This represents the Introductory Rate.

(3) This represents the Minimum Annual Percentage Rate.

(4) This represents the \$50.00 Minimum Payment.