

## ADDITIONAL DISCLOSURE STATEMENT

### PAYMENT

#### Minimum Payment

The following is added to the Minimum Payment Section:

(2)(a): At our discretion, any Late Payment Fee, Overlimit Fee, and/or a portion or all of any Overlimit amount may be added to your Minimum Payment.

### Interest Rates and Finance Charges

<b>ANNUAL PERCENTAGE RATE (APR)</b>	<b>267.6667%</b>	<b>Corresponding Daily Periodic Rate</b>	<b>0.7333%</b>
<b>OTHER APRs</b>	<b>NONE</b>		

### Finance Charges

<b>a) Minimum Finance Charge</b>	<b>0</b>
<b>b) Periodic Finance Charge</b>	<b>No grace period</b>
<b>c) Cash Advance Fee Finance Charge</b>	<b>None</b>

### Account Fees

<b>Annual Fee</b>	<b>\$0.00</b>
<b>Late Payment Fee</b>	<b>\$30.00</b>
<b>Overlimit Fee</b>	<b>None</b>
<b>Returned Payment Fee</b>	<b>\$0.00</b>
<b>Returned Check Fee</b>	<b>\$30.00</b>
<b>Research Fee</b>	<b>\$7 for each sales slip copy \$3 for each statement copy \$10 for each application copy</b>
<b>Replacement Fee</b>	<b>\$5.00</b>
<b>Reinstatement Fee</b>	<b>\$29.00</b>

### ACCOUNT RENEWAL, CLOSURE AND TERMINATION

#### Closing Your Account

Please send your request to cancel or close your Account to Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville TN 37072

### CREDIT CARD FRAUD

#### Lost or Stolen Credit Card or Account Checks

Please call (866) 802-5742 to report a lost or stolen HHGELOC checks.

#### Liability for Unauthorized Use

Please send notification of unauthorized use of your credit card to Alpha Omega Consulting Group, Inc. 716 Vauxhall Drive Nashville TN 37072 or call (866) 802-5742.

### ADDITIONAL TERMS

#### Arbitration

Your Account is subject to Arbitration.