

**Default APR**

If your Account has a Default APR provision, the Default APR and conditions that may cause a Default APR to take effect and corresponding Daily Periodic Rate are disclosed in the Additional Disclosure Statement.

**Promotional or Introductory APR**

At our discretion, we may offer you a Promotional or Introductory APR for any type of transaction. The Promotional or Introductory APR, corresponding Daily Periodic Rate, period of time for which the Promotional or Introductory APR applies, and conditions by which the promotional period may be shortened are disclosed in the offer. Certain promotional offers may or may not be subject to Cash Advance Fees. Any Promotional or Introductory APR offer will be subject to the terms of the offer and this Agreement.

**Finance Charges**

Finance Charges are the total of the greater of (a) Minimum Finance Charge or (b) Periodic Finance Charges, and any applicable (c) Cash Advance Fee Finance Charges, (d) Overdraft Fee Finance Charges, and (e) any other Finance Charge(s).

Please see the Additional Disclosure Statement for applicability and amount of the following Finance Charges.

**(a) Minimum Finance Charge.**

A Finance Charge that is assessed in lieu of a lesser periodic Finance Charge in any billing cycle in which a periodic Finance Charge is payable.

**(b) Periodic Finance Charges.**

Periodic Rate Finance Charges accrue and are compounded on a monthly basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billings cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

Cash Advances (including balance transfer and credit card checks). Periodic Finance Charges begin to accrue on the date of the transaction and continue to accrue until payment in full is credited to the Account. There is no Grace Period on cash advances.

Periodic Finance Charges will be calculated using the Daily Periodic Rate in effect on the statement closing date.

Any fee Finance Charge may cause the APR on the billing statement on which the fee Finance Charge first appears to exceed the nominal APR.

**(c) Cash Advance Fee Finance Charges.**

Cash advances include all advances to get cash over the counter, through an ATM, balance transfers (if available), credit card checks (if available), or other "cash-like" transactions (such as purchasing a money order, traveler's check, casino or betting chip, or a lottery ticket) as determined by us. A Finance Charge will be computed on the amount of each cash advance as of the date of the transaction.

(d) See Additional Disclosure Statement for applicability and amount of the following fees.

**Annual Fee/Periodic Membership Fee**

If your Account is subject to an Annual Fee or Periodic Membership Fee, you agree to pay this fee each year (or other periodic assessment if indicated on the Additional Disclosure Statement) your Account is open, or closed with a balance. You agree that this fee will be charged to your Account.

If you close your Account within the first 90 days your Account is open, the Annual Fee/Periodic Membership Fee(s) are refundable so long as you have not used the Account. The Annual Fee/Periodic Membership Fee compensates Alpha Omega Consulting Group, Inc. in part, for HHGELOC services provided or made available to you throughout the membership year.

**Late Payment Fee**

A Late Payment Fee may be assessed for each billing cycle in which at least the Minimum Payment, and any amount past due, is not paid in time to be credited to the Account by the Payment Due date.

**Other Fees and Charges****Returned Payment Fee**

A Returned Payment Fee is assessed to the Account each time a payment check, automatic payment deduction, or other payment method is not honored or is returned unsatisfied by the bank or other financial institution. Any payment returned unsatisfied for any reason may be reposted to any type of transaction (i.e. cash advance, purchases, etc.) and Finance Charges may be reinstated back to the payment date at the APR being charged for that transaction.

**Returned Check Fee**

A Returned Check Fee is assessed to the Account each time a credit card check, balance transfer check (if available), electronic check or other Account access device is returned unsatisfied by us for any reason.

**Research Fee**

A Research Fee may be assessed to the Account for each sales slip copy, statement copy and the application copy requested.

**Replacement Fee**

A Replacement Fee may be assessed to the Account if we replace a Card that is lost, stolen, or damaged, or if we issue a replacement Personal Identification Number (PIN) to facilitate access to Automated Teller Machines. If a replacement card is requested on a rush basis, we will charge our current fee for this service.

**Reinstatement Fee**

A Reinstatement Fee may be assessed whenever a request to reopen a closed or blocked Account is approved.

**Additional Fees**

See the Additional Disclosure Statement for any other fees that may be applicable to your Account.

**ACCOUNT RENEWAL, CLOSURE AND TERMINATION****Card Renewal**

Cards are issued with an expiration date. We have the right not to renew your Card for any reason.

**Closing Your Account**

You can close your Account by writing to us. Your Account balance will continue to accrue Finance Charges and other fees and will remain subject to all the terms and conditions of this Agreement. You also agree to destroy your Card(s) and any unused credit card checks. We will not honor any credit card check written on your Account or authorize any transactions after your Account is closed. The address to send your request to close your Account is disclosed in the Additional Disclosure Statement.

**Account Closure**

We may close your Account, suspend your credit privileges, or reduce your credit limit at any time and for any reason, subject to the requirements of applicable law. In any of these events, your Account balance will continue to accrue Finance Charges and fees until paid in full, and will remain subject to all the terms and conditions of this Agreement. If we close your Account, you agree to destroy your Card(s) and any unused credit card checks. If your Account has been closed, or your credit privileges are suspended, you may not use your Card or credit card checks.

**Default**

You will be in default under this Agreement if: (a) you fail to make at least the Current Payment due in time to be credited to your Account by the Payment Due Date; (b) you violate any other provision of this Agreement; (c) you die; (d) you become subject to bankruptcy or insolvency proceedings; (e) you supply us with misleading, false, incomplete or incorrect information; (f) we receive information from third parties, including credit reporting agencies, which indicate a serious delinquency or charge-off with creditors; (g) you fail to provide us a physical address; (h) you exceed your credit limit; (i) your payment is returned unsatisfied by your bank or other financial institution for any reason; or (j) any credit card check is returned unpaid by us. Upon default, we have the right to close your Account, to terminate or suspend your credit privileges under this Agreement, to change the terms of your Account and this Agreement, to require you to pay your entire Account and this Agreement, to require you to pay your entire Account balance including all accrued but unpaid charges immediately, and to sue you for what you owe. If you do not pay us, your Account balance will continue to accrue Finance Charges and fees until paid in full and will remain subject to all the terms and conditions of this Agreement. If we sue you, or if we hire a third party to collect your Account balance, you will pay our court costs, reasonable attorneys' fees and other collection costs related to the default to the extent permitted by law in the state in which you reside, and we will apply your payments first to attorneys' fees and other costs and then to principal and unpaid Finance Charges.

**Security Interest**

If you have completed an application and Security Agreement for a secured account, the terms and conditions contained within this paragraph apply to your Account. You, to secure repayment of the monetary sums evidenced by the HHGELOC Agreement, do GRANT to us as the Secured Party, pursuant to the statute of the State of Virginia, a Security interest in and a lien upon items set forth in the Identification of Security Form, and all occasions thereto, and all proceeds thereof which act to secure the HHGELOC agreement and all obligations to us under the HHGELOC Agreement. You have further granted us, as security under the State of Virginia Statute an assignment and a security interest in all proceeds of insurance respecting any and all policies of insurance assuring against the loss and/or total destruction of the collateral. At all times that monetary sums remain due and unpaid, the Security shall not be removed from the State of Virginia. By the HHGELOC, you hereby expressly grant to us, as Secured party, in the event of default, pursuant to the HHGELOC or any of the terms and conditions of the HHGELOC agreement, an irrevocable right to Secured Party to physically repossess the Security to allow foreclosure upon Secured Party's Lien. In the event of such repossession, you hereby expressly grant to Secured Party the absolute right to liquidate this Security and UPON LIQUIDATION, YOU MAY RECEIVE ALL EXCESS PROCEEDS OF LIQUIDATION AFTER DEDUCTION FOR FULL PAYMENT TO LENDER OF THE PRINCIPAL AMOUNT OF THE LOAN, ACCRUED AND UNPAID INTEREST AND FEES DUE US PURSUANT TO THE HHGELOC AGREEMENT AND FORECLOSURE COSTS OF PRIVATE OR PUBLIC SALE INCLUDING ATTORNEY'S FEES AND COSTS INCURRED. You further grant to US your POWER OF ATTORNEY IN FACT to allow US full authority to protect our lien. You expressly warrant and promise that while the security interest is in effect you will not attempt to or seek to sell or dispose of the Security which you continue to own. YOU WILL AT ALL TIMES WHILE THE SECURITY INTEREST IS IN EFFECT AND UNTIL A FORECLOSURE UPON SECURED PARTY'S LIEN, BE THE LEGAL OWNER OF THE SECURITY ITEMS PURSUANT TO THE STATUTES OF THE STATE OF VIRGINIA.