

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

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

Finance Charges

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

Account Fees

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

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.