



751 Chambers Road
Aurora, CO 80011
303-360-0987

**TRUTH-IN-LENDING DISCLOSURE
STATEMENT - ACCOUNT OPENING DISCLOSURES**

| | |
|-----------------|----------------|
| BORROWER 1 NAME | ACCOUNT NUMBER |
| BORROWER 2 NAME | DATE |

The following disclosure represents important details concerning your credit card. This statement is incorporated into and becomes a part of your Credit Card Agreement. **We reserve the right to periodically review your credit standing and to increase any rate on your new balances, in accordance with applicable law.** The Visa credit card you have received is indicated by the checkbox below.

| INTEREST RATES and INTEREST CHARGES: | | |
|--|---|---|
| | <input type="checkbox"/> Visa Classic | <input type="checkbox"/> Visa Platinum |
| Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers | 14.90% | 0% Introductory APR for 6 months. After that, your Standard APR will be 8.90% |
| Paying Interest | Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account. | |
| Minimum Interest Charge | None | |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore | |

| FEES: | |
|---|---|
| Fees to Open or Maintain your Account • Annual Fee: • Application Fee: | None \$25.00 (one-time fee) |
| Transaction Fees • Balance Transfer: • Cash Advance: • Foreign Transaction: | None \$5.00 for each cash advance 1% of each transaction in U.S. dollars |
| Penalty Fees • Late Payment: • Over-the-Credit Limit: • Returned Payment: | Up to \$25.00 if your payment is late None None |

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory Rate: We may end your Introductory Rate and apply the Standard APR disclosed above if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

SEE NEXT PAGE for more important information about this account

OTHER IMPORTANT DISCLOSURES:

THE GRANTING OF THIS SECURITY INTEREST IS A CONDITION FOR THE ISSUANCE OF CREDIT UNDER THIS AGREEMENT.

YOU SPECIFICALLY GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH US NOW AND IN THE FUTURE TO SECURE REPAYMENT OF CREDIT EXTENDED UNDER THIS AGREEMENT. YOU ALSO AGREE THAT WE HAVE SIMILAR STATUTORY LIEN RIGHTS UNDER STATE AND/OR FEDERAL LAW. IF YOU ARE IN DEFAULT, WE CAN APPLY YOUR SHARES TO THE AMOUNT YOU OWE.

Shares and deposits in an Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given are not subject to this security interest.

If you have other loans with us, collateral securing such loans will also secure your obligations under this Agreement, unless that other collateral is your principal residence or non-purchase money household goods.

Daily Periodic Rates:

Visa Classic:

Purchases; Cash Advance; Balance Transfers: 0.040822%

Visa Platinum:

Introductory Rate: 0.0%

Purchases; Cash Advance; Balance Transfers: 0.024384%

Other Fees: In addition to the fees disclosed above, the following fees may be imposed:

| | |
|------------------------------|------------------------|
| Statement Copy Fee: | \$1.50 per page |
| Card Replacement Fee: | \$15.00 |
| Rush Card or Pin Fee: | \$35.00 |