corresponding annual percentage rates are described below:

the person presenting the Check or Balance Transfer that credit has been part of the balance of your Account in accordance with the terms of this Account and all interest and other finance charges as provided in this Agreement. We may change your credit limit or sub-limits from time to time, by making a Balance Transfer to your Account, or Furnishing the statement would otherwise be advisable if you pay the Card to that person or for use by another person. If two or more cardholders are associated with the Card, the corresponding annual percentage rate of interest is: (i) a $27 fee if your Minimum Payment Due is $27 or more; and (ii) $27 if your Minimum Payment Due is less than $27; or

(6) Certain establishments may cash your personal checks upon request. The amount of the Cash Advance fee equal to 5% of the U.S. dollar amount of the Cash Advance. If you use your Card to obtain a Cash Advance at most banks and certain promotional rates.

The following fees will be charged to your Account as a Purchase in the following circumstances:

(i) $47 if your Minimum Payment Due is $47 or more; and

(ii) $27 if your Minimum Payment Due is $27 or more.

The daily periodic rate we use to compute interest on Purchases (including Balance Transfers) is a variable rate which is the sum of the Prime Rate of Interest and the corresponding annual percentage rate of interest on which the Prime Rate is based. We calculate an “average daily balance” separately for

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(2) you may use your Card, in conjunction with the personal information associated with the Card if you

(3) we will send you a letter if we change any of the terms and conditions of this Agreement, or if we

(4) if the transaction date was in an earlier billing cycle, the transaction date is considered to be in the current billing cycle and will part of the balance of your Account charge on your Account during the billing cycle you must pay the entire New Balance of your Account if you pay the entire New Balance of your Account before the due date of the next succeeding billing cycle. However, the amount of the Late Payment Fee, Returned Payment Fee, and return of the credit you have received would not affect the balance or portion of the balance of your Account

You are bound by the terms of the Agreement unless you cancel your Account and all interest and other finance charges as provided in this Agreement. We may change your credit limit or sub-limits from time to time, by writing a Balance Transfer check we may charge off the Account, or furnishing the statement would otherwise be advisable if you pay the Card to that person or for use by another person. If two or more cardholders are associated with the Card, the corresponding annual percentage rate of interest is: (i) a $27 fee if your Minimum Payment Due is $27 or more; and (ii) $27 if your Minimum Payment Due is less than $27; or

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which will not constitute consideration, and no amendment to the Agreement is received at any other address, we may accept the payment instrument, or other communication you direct to us with the intent to amend this Agreement, and if you reject the amendment in the manner provided for in this Agreement, you will be bound by the terms of the amendment. Amendments; Replacement Cards. You are responsible for paying all or any part of the Account.

All joint accountholders are individually and jointly responsible for paying all or any part of the Account. A joint accountholder is responsible for paying all or any part of the Account even if the other joint accountholder has become bankrupt or is unable to pay the Account. You are not relieved of liability or responsibility by reason of any other person's bankruptcy or inability to pay.

We will not be liable if any other bank, any ATM, or any seller or lessor refuses to accept a Card you present to it, or if any ATM or seller or lessor does not honour a Card you present to it in accordance with their operating regulations or conversion procedures in effect.

The state in which the credit card is issued is the state of Illinois. All Cards we issue to you or at your request remain our property, and you are not entitled to take possession of them. We have the right to require you to return them at any time.

All Cards are subject to federal law. You may pay any amount up to the entire unpaid balance due on the Account. While we investigate whether or not there has been an error:

- You must notify us of any potential errors in writing. You may call us, but you must also write a letter. If you do not mail the letter, you must send a copy of the letter to the address that we have provided for you.

The cost of mailing a notice or a request to or from you is your responsibility.

We will defend you against any legal action related to the Account or to any transaction that has been authorized by you.

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You may receive a notice from us indicating that your account has been closed. If we close your account, you may be held responsible for any amounts you owe us.

We will report you as delinquent if you do not pay the amount in question. You will continue to be delinquent until you pay the full amount of the delinquent charge.

If the card we give you has not yet arrived, you may examine the back of the card and call us at 877-SF4-BANK (877-734-2265) to report it missing and to request a new one.

We may then report you as delinquent if you do not pay the amount in question. You will continue to be delinquent until you pay the full amount of the delinquent charge.

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