BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- · Your name and account number.
- The dollar amount of the suspected error.
- Enclose a copy of sales draft or credit voucher, if available.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. We may apply any unpaid amount against your credit line.

Special Rule For Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

For all customer service inquiries please call 770-424-0060.

IF CARD IS LOST OR STOLEN PLEASE CALL:

1-866-677-7151

This number cannot be used for general inquiry.

If a representative from Visa Fraud Prevention contacts you to verify transactions, please return their call at 877-902-4804.

BALANCE UPON WHICH INTEREST IS IMPOSED

Grace Period

To avoid additional Interest on Purchases pay entire New Balance of Purchases and Cash Advances by Payment Due Date. Interest accrues on Cash Advances daily until paid and will be billed on your next statement.

Your Periodic Rate(s) and Annual Percentage Rate(s) (APR) may vary.

Average Daily Balance of Cash Advances

(including new cash advances)

We calculate the Cash Advance Interest on your Account by applying a Periodic Rate to the "Average Daily Balance" of Cash Advances (rounded to the nearest penny), on your Account (including current transactions for Cash Advances). To determine the "Average Daily Balance" of Cash Advances we begin with the previous day's ending, Principal Cash Advance Balance (fees are not included). To this balance, for each day of the billing period, we add new cash advances, new balance transfers, new convenience checks, and other debit transactions; then subtract any principal payments or other credit transactions. The sum of the ending daily balances for the Billing Period is then divided by the number of days in the Billing Period. The result is the "Average Daily Balance" of Cash Advances.

Average Daily Balance of Purchases (including new purchases)

We calculate the Purchase Interest Charge on your Account by applying a Periodic Rate to the "Average Daily Balance" of Purchases (rounded to the nearest penny), on your Account (including current transactions for Purchases). To determine the "Average Daily Balance" of Purchases we begin with the previous day's ending, Principal Purchase Balance (fees are not included). To this balance, for each day of the billing period, we add new Purchases and other debit transactions; then subtract any principal payments or other credit transactions. The sum of the ending daily balances for the Billing Period is then divided by the number of days in the Billing Period. The result is the "Average Daily Balance" of Purchases. If the entire Previous Balance is paid in full within the first 25 days of the Billing Period, the Average Daily Balance of Purchases will be considered \$0.

FEDERAL TRUTH IN LENDING DISCLOSURE UPON RENEWAL OF ANNUAL FEE

If your account is subject to an Annual Fee, then when the renewal Annual Fee is billed on your statement you will have 30 days from the time the statement is mailed to avoid paying the fee and have the fee credited if you terminate credit availability under the account. You may use the card during the interim period without having to pay the fee. To terminate credit availability, send us your written request for termination along with all issued credit cards cut in two.

Name/Address Change

(Please print and use blue or black ink.)

	Member's Name:				
		First	MI	Last	
	Address:				
Check your name(s) and address on the front of this	City:		State:	Zip:	
statement. If not exactly correct, complete this form.	Daytime Phone:				
	Email Address:				
		Signature Required To Authorize Changes			
	Signature:			Date:	