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APPLICATION ADDENDUM – OPEN END CREDIT

BORROWER'S NAME	ACCOUNT NUMBER
CO-BORROWER'S NAME	DATE

This Application Addendum – Open End Credit provides important disclosures regarding your application for revolving line of credit and is incorporated into your application as if set forth fully therein. Please keep a copy of this addendum with your application.

Wisconsin Consumer Act Disclosures For Open End Credit Applications															
Annual Percentage Rate	<table><tr><td>Credit Score:</td><td>APR:</td></tr><tr><td>760+</td><td>Prime + 5.00</td></tr><tr><td>700-759</td><td>Prime + 6.00</td></tr><tr><td>660-699</td><td>Prime + 7.00</td></tr><tr><td>620-659</td><td>Prime + 8.00</td></tr><tr><td>600-619</td><td>Prime + 9.00</td></tr><tr><td>599 & Below</td><td>Prime + 10</td></tr></table> This Annual Percentage Rate will vary with the market based on the Prime Rate.*	Credit Score:	APR:	760+	Prime + 5.00	700-759	Prime + 6.00	660-699	Prime + 7.00	620-659	Prime + 8.00	600-619	Prime + 9.00	599 & Below	Prime + 10
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599 & Below	Prime + 10														
Finance Charge	The Finance Charge begins to accrue on the transaction date.														
Annual Fee	None														
Other Fees	1) Late Payment: If your payment is 10 or more days late, you may be charged a \$10.00 fee, or 5% of your monthly payment, whichever is less. Your account will be subject to a charge of \$5.00 in any billing cycle in which we receive less than the minimum payment due as specified in 10 days or later from the due date. 2) Returned Payment: \$15.00 if your payment is returned unpaid for any reason.														

***Variable Rate:** The Annual Percentage Rate may increase or decrease if the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' column of the *Wall Street Journal* increases or decreases. The Annual Percentage Rate will be equal to the Prime Rate plus a margin of:

760+	5.00%
700-759	6.00%
660-699	7.00%
620-659	8.00%
600-619	9.00%
599 & Below	10.00%

The interest rate can change on the first of each month following a change in the Prime Rate. The Annual Percentage Rate will never be more than the maximum allowed by applicable law. Any increase will lengthen the time it takes to pay off your loan.