

**CREDIT DISCLOSURES**

Annual Percentage Rate (APR) for Purchases	<b>13.92%</b>
Other APR's	Cash Advance APR: 13.92% Balance Transfer APR: 13.92%
Grace Period for repayment of balances for purchases	25 Days
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual Fees	None
Minimum Finance Charge	None
Transaction Fee for Cash Advances	None
Balance Transfer Fee	None
Late Payment Fee	\$15.00
Return Payment Fee	None
Over-the-Credit-Limit Fee	\$5.00

The information about the costs of the card described in this application is accurate as of April 2006. This information may have changed after that date. To find out what may have changed, write us at P.O. Box 340, Poteau, OK 74953.