

**Date:** [Insert Date]

**Account Number:** [Insert Account Number]

# OPEN-END CREDIT DISCLOSURE STATEMENT

This disclosure is provided in accordance with the Federal Truth in Lending Act. Please keep this document for your records.

<b>Annual Percentage Rate (APR) for Purchases</b>	[Insert Rate]%
<b>Other APRs</b>	Cash Advances: [Insert Rate]% Balance Transfers: [Insert Rate]% Penalty APR: [Insert Rate]%
<b>Variable Rate Information</b>	Your APR may vary based on the Prime Rate.
<b>Grace Period for Purchases</b>	[Insert Number] days
<b>Method of Computing the Balance</b>	[e.g., Average Daily Balance including new purchases]

## FEES

- **Annual Fee:** \$[Amount]
- **Transaction Fees:** [Insert Fees for cash advances or transfers]
- **Penalty Fees:**
  - Late Payment: Up to \$[Amount]
  - Over-the-Limit: Up to \$[Amount]
  - Returned Payment: Up to \$[Amount]

## FINANCE CHARGES

A finance charge will be imposed on the portion of the balance that is not paid within the grace period. The finance charge is calculated by applying the periodic rate to the balance as defined above.

## YOUR BILLING RIGHTS

Information on your rights to dispute transactions and how to exercise those rights is outlined in your Account Agreement. If you think your bill is wrong, please contact us at [Insert Phone Number/Address] within 60 days of the first bill on which the error appeared.

**Creditor Name:** [Insert Institution Name]

**Address:** [Insert Institution Address]