

OPEN-END CREDIT APPLICATION ADDENDUM

(Must be attached to all applications for certain open-end credit subject to the Wisconsin Consumer Act, such as Kwik-Cash and R.E.A.P.®)
(The required use of this form for credit card applications is preempted by federal law.)

1. Annual Percentage Rate _____

☐ If checked, the rate above may change under the terms of the following variable rate provision.

2. Interest Charges (Finance Charges) begin to accrue (only those checked apply):

- ☐ A. **Cash advances:** From the date of posting.
- ☐ B. **Credit purchases of goods and services:** ☐ Upon the expiration of the _____ day grace period.
From the date of posting.
- ☐ C. **Other:** _____

3. Annual Fee _____

☐ If checked, there is no annual fee.

4. Additional Charges and Fees (only those checked apply).

- ☐ A. Lost card replacement fee _____
- ☐ B. A cash advance fee (Finance Charge) of _____
- ☐ C. A fee of _____ in any billing cycle in which we receive less than the minimum payment.
- ☐ D. A minimum INTEREST CHARGE (Finance Charge) of _____ in any billing cycle in which the Loan Balance on the last day of the billing cycle is less than \$33.34. In any billing cycle in which this charge is imposed, we will not impose the Interest Charge in (1) or the fee permitted in 4(C) above.
- ☐ E. A fee of _____ for each check or share draft presented for payment on your account which is returned unsatisfied because you do not have an account with the drawee, do not have sufficient funds in your account, or do not have sufficient credit with the drawee.
- ☐ F. A fee of _____ for each billing cycle in which, at any time during the billing cycle, the unpaid balance exceeds the Maximum Principal Loan Balance specified under the agreement.
- ☐ G. To public officials for recording fees _____ \$ _____
- ☐ H. Title exam fee to _____ \$ _____
- ☐ I. Title insurance premium to _____ \$ _____
- ☐ J. Document preparation fee to _____ \$ _____
- ☐ K. Notary fee _____ \$ _____
- ☐ L. Appraisal fee to appraiser _____ \$ _____
- ☐ M. Survey fee to _____ \$ _____
- ☐ N. _____ \$ _____

Applicant _____

Co-Applicant _____