

CREDIT DISCLOSURES

Annual Percentage Rate (APR)	VISA Classic 11.65% VISA Premier 8.65%
Variable-rate Information	The rate is determined by adding 6.9% (VISA classic) or 3.9% (VISA Premier) to the highest Prime Rate as published in Money Tables of the Wall Street Journal. The Annual Percentage Rates on your account may vary each calendar quarter that the New York Prime Rate varies.
Grace Period	25 days for repayment of balances for purchases
Method of computing the balance	For purchases: Average daily balance (excluding new purchases)
Annual Fee	NONE
Late Payment Fee	If you do not pay the Minimum Payment Due on or before the 5th day after payment due date, you will pay a late fee of up to \$25.00 during any one billing cycle
Cash Advance Fee	3% of the amount advanced. Minimum fee \$5.00
Minimum Payment Due	The minimum payment due each month will be 3% of the total card balance or \$25.00 , whichever is greater
Return Check Fee	Up to \$25.00 during any one billing cycle
Balance Transfer Fees	No balance transfer fees apply

At the date this application was printed (shown in the lower right hand corner-page 1) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to: 200 Forks of the River Pkwy. Sevierville TN 37862

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer.

The conversion fee will be shown as a separate transaction on your billing statement. This fee will be assessed on all international purchases whether made in person or by phone or internet.

SIGNATURE (S)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant, if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

X _____ X _____
Applicant Signature Date Co-Applicant Signature Date

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account

Card Account No. _____ Card Account No. _____

Signature _____

** A current statement with mailing address is required**

FOR INTERNAL USE ONLY

Visa Card No. _____

Approved by _____

Credit Line _____

Date _____

CI#: _____