

SUMMARY OF ACCOUNT TERMS

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases **18%**

How to Avoid Paying Interest on Purchases
A Statement of Account will be sent to you each month. Your due date will be the last day of the month in which the Statement of Account is issued. We will not charge interest on purchases if you pay your entire balance by the due date each month.

Method of Computing the Balance for Purchases
We use the "adjusted balance method." See the Credit Agreement for more details.

Minimum Interest Charge **\$1.00**

Fees

Annual Fee None

Penalty Fees Returned Payment: Up to **\$35.00**