



## SUMMARY OF ACCOUNT TERMS

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>18%</b>
How to Avoid Paying Interest on Purchases	A Statement of Account will be sent to you each month. Your due date will be the 23rd 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.
How	<b>\$1.00</b>
Fees	
Annual Fee	None
Penalty Fees	Returned Payment: <b>Up to \$45.00</b>