

## BILLING RIGHTS SUMMARY

### *In Case of Errors or Questions About Your Bill*

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

*“As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.”  
(California residents only)*

## IMPORTANT INFORMATION CONCERNING YOUR ACCOUNT

### TRANSACTION EFFECTIVE DATES

- Payments effect your account balance as of the Transactions Date printed on the statement.
- All other transactions affect your account balance as of the Post Date printed on the statement.

### PAYMENTS

If your payments are less than the Previous Balance of Purchases (shown on the statement), those payments apply first to unpaid Finance Charges and fees, then to principal balances. If your payments equal or exceed the Previous Balance of Purchases, (shown on the statement), that balance is paid prior to any cash advance balance.

### GRACE PERIOD

To avoid Finance Charges on the new Principal Balance of Purchases pay the entire New Purchase Balance by the date shown on the statement. There is no grace period for cash advances.

### FINANCE CHARGES

- **For Monthly Periodic Rates:** Finance Charges are calculated by taking the Average Daily Principal Balance (shown on the statement) and multiplying it by the Periodic Rate (shown on the statement).
- **For Daily Periodic Rates:** Finance Charges are

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### *Special Rule for Credit Card Purchases*

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

calculated by taking the Average Daily Principal Balance (shown on the statement), multiplying it by the number of Days This Period (shown on the statement), and multiplying that amount by the Periodic Rate (shown on the statement).

### AVERAGE DAILY PRINCIPAL BALANCE

The Average Daily Principal Balance is calculated separately for purchases and cash advances, by totaling each day's Daily Principal Balance (computed by the appropriate method below) and dividing the total by the number of Days This Period (shown on the statement).

### DAILY PRINCIPAL BALANCE – PURCHASE

The Daily Principal Purchase Balance is calculated by taking the daily beginning balance of purchases (excluding unpaid Finance charges and fees), minus payments applied to purchase principal balance, minus credit vouchers, plus new purchases, and plus or minus adjustments to purchase principal balance.

### DAILY PRINCIPAL BALANCE – CASH ADVANCE

The Daily Principal Cash Advance Balance is calculated by taking the daily beginning balance of cash advances (excluding unpaid Finance charges and fees), minus payments applied to cash advance principal balance, plus new advances, and plus or minus adjustments to cash advance principal balance.

