

IMPORTANT FINANCE INFORMATION

The finance charge shown on the front of this statement is computed on the daily balance of your account during the billing cycle. To compute your daily balance, we start with your balance at the beginning of each day. Then we add any new advances and other debits and subtract any unpaid finance charge and any credits and payments made on that day. We then multiply that daily balance by our daily periodic rate to determine your finance charge for the day. All of your daily finance charges are added up and the total is charged to your account on the statement date. The finance charge begins on the date the transaction is posted to your account and continues to accrue until the date payment in full is credited to your account. Any finance charge accrued from the payment date to the date your account is paid in full will be billed on your next statement.

NOTE: If the statement closing date falls on a Friday or on a any business day immediately prior to a non-business day, the number of days in the billing cycle may include the subsequent number of non-business days until the next business day and the finance charge will continue to accrue. However, the number of days in the next billing cycle will not include any days included in the prior cycle. All payments received on a Saturday will be posted on the next business day.

BILLING RIGHTS SUMMARY

If you think your statement is wrong or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement 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. 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 statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

