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<sup>1</sup>Please refer to the Credit Card Agreement for details about credit costs and terms for consumers.

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<sup>2</sup>The discount rate is the fee charged to you for regular or special terms; it will be deducted from the amount funded to you. We may change the discount structure in any way at any time by advising you in advance in writing.

<sup>3</sup>This is a deferred interest promotion. This means that if the purchase balance is not paid in full within the special terms promotional period, interest will be charged to the account from the purchase date at the regular APR for Purchases. Making only regular monthly payments will not pay off the purchase balance within the promotional period.

<sup>4</sup>Regular monthly payments are generally 3.5% of the amount financed, or \$40, whichever is greater. See credit card agreement for details.

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