

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 at the address shown on your 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.

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.

BALANCE COMPUTATION METHOD

We figure the finance charge on your account by applying the daily periodic rate to the "daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits that apply, and any unpaid finance charges, fees and charges. This gives us the "daily balance."