

Important Information about Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all Financial Institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Interest Rates and Fees	
Annual Percentage Rate (APR) for Purchases	28.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if your minimum payment is more than 60 days past due. How Long Will the Penalty APR apply? If your APR is increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Convenience Checks on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Transaction Fee <ul style="list-style-type: none">Promotional	Up to \$175.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$35. Up to \$35.

How We Will Calculate Your Balance: We will use a method called "Average Daily Balance (including new transactions)". See section 4 of your Cardholder Agreement for more detail.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Margins: For Purchases APR, 25.74 % will be added to the Index
For Penalty APR, 26.74% will be added to the Index

Index: The Index (US Prime Rate) is currently 3.25% as of 07/01/2011

The corresponding **DAILY PERIODIC RATES** ARE:

for Purchases APR: .079424%
for Penalty APR: .082164%

CARDHOLDER AGREEMENT

"I," "me" and "my" mean the borrower(s). My credit card ("Card") is issued by TD Bank, N.A. ("you," "your" or the "Bank") and subject to this Cardholder Agreement, including my application terms and conditions and acknowledgement, and any Addendum or other related materials that I receive (together, the "Agreement") when you open a Card account ("Account") for me. By accepting the Card and using or maintaining my Account, or letting a joint accountholder, authorized user or someone else (each an "Authorized User") use my Card or Account, I agree to all of the terms of this Agreement. Use of the Account, which includes activating the Card, or signing the Card, a sales slip or similar document, by me or an Authorized User is the equivalent of signing this Agreement and any such use will constitute acceptance of all the terms and conditions of this Agreement, even though this Agreement is not signed. I acknowledge that I received a copy of this Agreement.

I understand that the Bank may change my credit limit from time to time, subject to applicable law, either at my request (if the Bank approves my request) or at the Bank's initiative. The Bank has the right to cancel or limit the credit to be extended to me at any time without prior notice. I may use my Card to make purchases and obtain advances under this Agreement in an amount up to my available credit (the difference between my credit limit and my outstanding balance), as long as the Bank has not terminated my right to obtain additional advances. I agree to pay for all advances made by the Bank to me and/or others as authorized by me.

I agree to use the Card and the Account only for my own lawful personal, family or household purposes. I agree that I and each Authorized User whom I have notified the Bank is authorized to obtain advances using my Card will not use the Card or the Account for any business or commercial purposes and also will not use the Card or the Account for any unlawful or illegal purposes. Such transactions include, but are not limited to, online gambling transactions and any betting transactions that are illegal under applicable law, including the purchase of lottery tickets or casino chips, or off-track betting and wagering. The Bank reserves the right to block all such transactions. However, in the event that a charge or transaction described in this disclosure is approved and processed, I will still be liable for the charge to the fullest extent permitted by applicable law.

1. Promise to Pay: I (and any Authorized User) must activate and sign the Card to use it. I will be liable for all use of the Card or the Account by me or by any person with actual, implied, or apparent authority to act for me or to use the Card or the Account, including any Authorized User. Any such use will constitute acceptance of all the terms and conditions of this Agreement, even though this Agreement is not signed.

I authorize the Bank to pay and charge my Account for all purchases and Convenience Checks resulting from the use of my Card or the Account. I promise to pay the Bank (in U.S. Dollars drawn on a financial institution located in the U.S.) as required by this Agreement for all of these Purchases and Convenience Checks, plus Interest Charges and all other fees and charges owed under this Agreement (including without limitation all Purchases and Convenience Checks made or used by an Authorized User).

2. Governing Law: Applicable federal law and the substantive laws of the State of Delaware (to the extent not preempted by federal law) without regard to principles of conflict of law or choice of law, shall govern this Agreement including the rate of interest and fees charged. I also agree that the federal and state courts sitting in New Castle County, Delaware shall have exclusive jurisdiction over any judicial action or proceeding relating to or arising out of the Account or Agreement, and I agree to submit to the personal jurisdiction of such courts. If any part of this Agreement is held to be invalid, the rest will remain in effect. To the extent any court determines that this Agreement is subject to Maryland law concerning credit, you and the Bank agree that your Account is governed by Title 12, Subtitle 9 of the Commercial Law Article of the Annotated Code of Maryland, except as preempted by federal law.

3. Credit Limit:

General: My initial credit limit for the Account is shown in the materials that accompany the Card(s) the Bank sends me when my Account is opened. My current credit limit for the Account will be shown on my periodic billing statement provided by Bank ("Statement"). I also may telephone Customer Service at 1-800-252-2551 to find out what my current credit limit is.

Changes to Credit Limit: In the Bank's discretion, at any time, subject to applicable law, the Bank may change the credit limit that applies to my Account. The Bank will provide notification of any such change by mail and my credit limit will be listed on the Statement.

Exceeding the Credit Limit: I agree to not go over my credit limit. I also agree that the Bank may permit me to go over my limit, but is not required to do so. If the Bank permits me to go over my credit limit, the Bank will not charge me an over limit fee. If my Account goes over my credit limit, I agree to pay the overlimit amount when it is billed to me, or sooner upon the Bank's request. I understand that if the Bank permits me to exceed my credit limit, the Bank will not have waived any of its rights under this Agreement, and the Bank does not have to allow me to exceed my credit limit at a later date.

4. Interest Charge: I understand that I will not have to pay a periodic INTEREST CHARGE on any purchases during a billing period that I pay the new balance by the payment due date shown on my current Statement, which shall not be less than 25 days after the close of the billing cycle. Otherwise, I understand and agree that interest charges will accrue from the date of the transaction (or, at the Bank's option, from the date they are posted to my Account) and will continue to accrue until the transaction is paid in full, unless otherwise provided under a Promotional Offer as explained in section 17 below. For Convenience Checks, interest will begin to accrue on the transaction date. The Bank will use the AVERAGE DAILY BALANCE method to compute the interest charge. The interest charge on my Account is figured by applying each applicable daily periodic rate to the average daily balance of the outstanding transactions (including current transactions) that are subject to that daily periodic rate. To get the average daily balance for each type of transaction subject to a particular rate, the Bank takes the beginning balance of such transactions each day and adds any new transactions subject to the same rate and unpaid interest charges and subtracts any payments or credits. This gives the Bank the DAILY BALANCE. Then the Bank adds together all the daily balances subject to the same rate for the billing cycle and this total is divided by the number of days in the billing cycle. This gives the Bank the average daily balance for each type of transaction. There is a minimum monthly interest charge of \$2.00.

5. Annual Percentage Rates:

a. Annual Percentage Rates: *Annual Percentage Rate* or *APR* means the annual rate of interest charged on Account balances, without taking into account transaction fees (such as Convenience Check transaction fees). The APR for Purchases is in the table of Interest Rates and Fees that is part of this Agreement. To get the Daily Periodic Rate the Bank divides the applicable APR by 365 (366 for leap year). The Bank may charge different APRs on different Account transactions, subject to applicable laws.

b. Variable Rates: The APRs that apply to my Account are subject to change each billing cycle with changes to the Index, and when the index increases, the APRs may increase. The Index ("Index") is the Prime Rate (U.S.) published in the Money Rates section of *The Wall Street Journal*. The APRs will be adjusted each billing cycle by adding a margin to the Index. Any change in the APRs will take effect on the first day of the billing cycle after a change to the Index occurs. When a range of rates has been published on the day the Bank calculates the APR, the highest of the rates will be used. Margins are listed below the table of Interest Rates and Interest Charges.

c. Penalty APR: If any required minimum payment is 60 days past due, the Bank may, at its discretion, send notice that it will increase the APR on all new and existing balances on the Account, up to the maximum penalty APR stated in the table of Interest Rates and Fees. The penalty APR will apply until I make six consecutive monthly minimum payments when due. The Penalty APR will be adjusted each billing cycle by adding a margin to the Index. If the Index changes, my penalty APR will change and may increase. The Bank may impose the penalty APR under the circumstances described above, without losing any of its rights under this Agreement or under applicable law.

d. How to Avoid Paying Interest on Purchases Using My Card: The Bank will not impose an Interest Charge on purchases that are added to my Account balance if, each month, it receives payment in full of the new balance shown on the Statement on or before the payment due date (which will be at least 25 days after the closing date of my billing cycle).

e. Paying Interest on Convenience Checks: The Bank will impose an Interest Charge on Convenience Checks as of the transaction date unless the Bank chooses, in its discretion, to accrue Interest Charges as of a later date. There is no time period in which I may repay a balance from a Convenience Check and avoid imposition of an Interest Charge on the Convenience Check. Convenience Checks are also subject to transaction fees.

6. Minimum Payment Due: I agree to pay a minimum payment, which is the greater of \$25 or 3.5% of the new balance, plus any applicable fees and charges as of my Statement closing date. If my Account includes balances arising from more than one transaction, the "minimum payment due" will be the sum of the amounts calculated for each transaction as stated above, plus any amounts past due and any other fees and charges. My minimum payment due may increase if the APR in effect on my Account increases due to an adjustment in the Index or if the Penalty APR is in effect. My minimum payment will include balances under Promotional Offers as further described in the "Promotional Offer" section of this Agreement.

If my new balance is less than \$25, my minimum payment will equal my new balance. Credits, adjustments, refunds, prepayments, and similar Account transactions may not be used in place of payment of any portion of a required minimum payment. If I pay more than the minimum payment due in one billing cycle, I will not be excused from paying the minimum payment due in the next billing cycle.

7. Late Payment Fee: The first time the minimum payment due is not received by the payment due date on any Statement, the Bank will charge me a late fee of the minimum payment due or \$25, whichever is less. If over the next six billing cycles, the minimum payment due is not received by the payment due date on the Statement, the Bank will charge me a late fee equal to the minimum payment due or \$35, whichever is less. I understand and agree that at the Bank's option, such late fee will be immediately due and payable.

8. Returned Payment Fee: The first time I pay with a check and my check is returned to the Bank by my financial institution unpaid or dishonored, the Bank may charge me a returned payment fee of the minimum payment due or \$25, whichever is less. If over the next six billing cycles, I pay with a check and my check is returned to the Bank by my financial institution unpaid or dishonored, the Bank will charge me a returned payment fee equal to the minimum payment due or \$35, whichever is less. I understand and agree that at the Bank's option, such Returned payment fee will be immediately due and payable.

9. Administrative Fees: If I request a copy of a Statement or sales draft, payment check, or Convenience Check, I will pay a fee. I understand that the amount of the fee will be disclosed at the time I request this optional service up to \$2.50 as permitted by law. However, I will not be charged for copies of billing Statements, sales drafts, or other documents that I request for a billing error/inquiry I may assert against the Bank under applicable law.

10. Convenience Checks: The Bank may provide me with special checks called "Convenience Checks" for my use from time to time, in the Bank's sole discretion, after the Account is opened. Each Convenience Check must be in the form the Bank issues, and must be used according to the instructions the Bank gives me. The Bank may refuse to process Convenience Checks received after any applicable expiration date printed on them. The Bank will not return paid Convenience Checks to me. Convenience Checks may not be used to pay any amount owed to the Bank under this Agreement or any other agreement I or any Authorized User may have with the Bank, now or in the future. The Bank will not certify any Convenience Checks. I may not post-date any Convenience Check. I agree that the Bank may refuse to process a post-dated Convenience Check, or process it before the date on the check, in the Bank's sole discretion.

11. Convenience Check Transaction Fee: A fee may be charged for each Convenience Check, and will be disclosed to me when I receive the Convenience Check. Any fee is effective upon the use of the Convenience Check. I understand and agree that at the Bank's option, this fee will be immediately due and payable.

12. Application of Payments: The Bank will send a Statement to my address on the Bank's records each month if required by federal law. Each minimum payment is due on the payment due date shown on the Statement (which will be at least 25 days after the Statement Closing date).

a) The Bank will generally apply my minimum payment in the following order:

- to interest charges and other fees;
- to transactions (purchases, Convenience Checks) with the lowest Daily Periodic Rates and corresponding APRs.

b) Application of Payments in Excess of Minimum Payment. The Bank will generally apply my payments and credits in excess of the minimum payment in the following order:

- to transactions (purchases, cash advances) with the highest Daily Periodic Rates and corresponding APRs;
- to transactions with the lowest Daily Periodic Rates and corresponding APRs;
- to interest charges and other fees.

During the last two billing cycles before the expiration of a promotional plan, the Bank will apply any payments in excess of the minimum payment to the promotional plan balance.

13. Payments: I may at any time pay more than the minimum payment due and at any time, pay the full unpaid balance of my Account under this Agreement. Payments are to be sent to the address designated on the Statement. Payments received at such address with the return portion of the Statement by 5:00 PM Eastern Time Monday through Saturday (excluding bank holidays) will be credited

on the day of receipt. However, if the payment due date falls on a day when the Bank does not accept payments, the Bank will not treat any payment as late if the Bank receives it by 5:00 PM Eastern Time on the following business day. Payments received after 5:00 PM Eastern Time Monday through Saturday (excluding bank holidays) will be credited on the next business day. There may be a five (5) day delay of crediting if payments are not made in the envelope provided with the Statement and accompanied by the payment stub which is part of the Statement, and/or not received at the address for payments designated on the Statement. Payments must be made by check or money order payable in U.S. funds and drawn on a financial institution located within the United States. If I want to pay with a check that has "payment in full" or some other special notation or instruction on it or with it, I agree the Bank may ignore the special notations or instructions and credit any such check or other instrument to amounts I owe under this Agreement without losing rights. The Bank does not accept payments for my Account at its branches. If the Bank makes a change to its address or another material change to how it processes payments and there is a material delay in the crediting of payments, there will be a courtesy period of 60 days after the effective date of the change before the Bank considers the receipt of payments as late.

14. Same Day Telephone Payments: From time to time, the Bank may make available to me the option of expediting a single payment on the Account from a designated bank account of mine by telephone, for a payment processing fee. If I speak with a Bank customer service representative and authorize the Bank to process any such single telephone payment to be posted to my Account by 5:00 PM Eastern Time the same day, or if after 5:00 PM Eastern Time, on the next business day, I agree that you will deduct the payment amount from my designated bank account and post the payment processing fee to my Account. I understand that the amount of the fee will be disclosed at the time I request this optional payment service and will not exceed the amount permitted by law. Payments received by 5:00 PM Eastern Time Monday through Saturday (excluding bank holidays) will be credited on the day of receipt. Payments received after 5:00 PM Eastern Time Monday through Saturday (excluding bank holidays) will be credited on the next business day.

15. Automated Touch-Tone Bill Payment: By calling the automated touch-tone bill payment service at 1-888-382-6665, I can authorize the Bank or its agent to automatically initiate a single entry ACH debit to my designated bank account. I will be required to enter my account number and my zip code for authentication purposes. I further authorize my financial institution to accept these debits and charge them to my designated bank account. Payments received by 5:00 PM Eastern Time Monday through Saturday (excluding bank holidays) will be credited on the day of receipt. Payments received after 5:00 PM Eastern Time Monday through Saturday or received on bank holidays will be credited on the next business day. My financial institution information will not be shared for any reason other than for automated payments.

16. Credit Balance: The Bank will make a good faith effort to return to me any credit balance on my Account if the credit balance has been on my Account longer than six (6) months (or, in your discretion, for a shorter time period). I may also request a refund of a credit balance on my Account at any time, by sending my request to Customer Service at P.O. Box 731 Mahwah, New Jersey 07430, by first class mail, postage prepaid. The Bank may reduce the amount of any credit balance on my Account by applying the credit balance towards new fees and charges posted to my Account.

17. Promotional Offers: Notwithstanding any other provisions of this Agreement, the Bank may occasionally, at its option, make certain promotional offers as described herein ("Promotional Offers"). Purchases made under Promotional Offers will be shown separately on my statement. I must pay at least the minimum payment due, if any (which will include any applicable minimum payment due, plus fees and charges), shown on my statement while any Promotional Offer is applicable. Balances under any Promotional Offer will be combined with balances under my standard terms upon the expiration of any deferred or specified time period applicable to a Promotional Offer. If I use my Account with a Promotional Offer, I acknowledge and agree that the terms of the Promotional Offer will modify and become part of this Agreement and all other terms and conditions will apply. The standard provisions of this Agreement apply to all transactions not subject to a Promotional Offer. Specific terms of a particular purchase made under a Promotional Offer are as follows, and as may be supplemented by the terms set forth on or with my sales slip at the time of my purchase:

Deferred Interest with Payments: During the promotional period I am required to make a minimum monthly payment as disclosed on my billing statement. Interest charges accrue at the APR for Purchases, listed in the table of Interest Rates and Fees, from the date of purchase until the end of the promotional period provided I have an outstanding balance on the Purchase. I understand that the accrued interest charges are added to my Account if the original purchase amount and any applicable fees or charges are not paid in full by the expiration of the promotional offer period. I understand and agree that after the promotional offer period expires, interest will be charged at the APR for Purchases, listed in the table of Interest Rates and Fees, on any remaining balance until paid in full. The promotional offer period may be 6 or 12 months. The promotional period will be listed on my statement using the **Plan ID "Deferred Interest with Payment"**.

18. Revocation of a Promotional Offer: I understand and agree that if any required minimum payment is 60 days past due, the Bank will revoke the Promotional Offer. After revocation of a Promotional Offer, the APR applicable to the promotional balance will be the penalty APR. If I default under this Agreement, the Bank may increase the APR and/or revoke its consent to the deferral of any minimum payments due and/or deferral of any accrued interest charges. See section 21 below for details.

19. Promotional Fee: For each Promotional Offer, I may be charged a Promotional Fee up to the amount listed on the Interest Rates and Fees table. The amount of the Promotional Fee will vary based on the promotion offered and the amount of the Promotional Fee will be disclosed to me prior to each purchase under such promotion. The Bank adds the fee to the balance for the related category as of the promotion transaction date.

20. Entire Agreement: I agree that this Agreement (as amended and supplemented from time to time) and the application constitute the final expression of the Agreement between me and the Bank and that this agreement may not be contradicted by evidence of any prior, contemporaneous or subsequent oral agreement between me and the Bank regarding my Account. The retail store and its employees have no authority to change, add to or explain the terms of this agreement except as expressly provided in this agreement with respect to Promotional Offers. For more information or questions, call 1-800-252-2551.

21. Default: It is further understood that this agreement and all transactions arising hereunder shall be owned by the Bank. I agree that I will be in default, and the Bank will not be obligated to honor any attempted use of my Account (even if the Bank does not give me advance notice) if any of the following events occurs:

- The Bank does not receive a required minimum payment by 5:00 PM Eastern Time Monday through Saturday, on the payment due date, accompanied by my statement's payment stub (if mailed), or the Bank does not receive any other payment required by this Agreement when such payment is due.
- I exceed the credit limit.
- I die, become insolvent, file for bankruptcy, or otherwise become the subject of a bankruptcy petition or filing.
- I give you false or misleading information at any time in connection with my Account.
- I send the Bank more than one check or similar instrument that is returned to me unpaid, or any automatic, electronic or other payment on my Account cannot be processed or is returned unpaid, for any reason, within the last six (6) billing cycles.
- I breach or otherwise fail to comply with any term or condition of this Agreement.
- The Bank has reason to suspect that I or any Authorized User may have engaged or participated in any unusual, suspicious, fraudulent, or illegal activity on my Account.
- I do not give the Bank any updated information about my finances, employment, or any other information the Bank may reasonably request, promptly after its request.

22. Security Interest: I hereby give the Bank a security interest in any purchase, including Internet, telephone, and mail order purchases made by me or any person I authorize to use the account, and the proceeds thereof, including insurance proceeds. Additionally, I authorize you to file any financing statements showing your security interest in the purchase and proceeds thereof without my signature, or in the event state law requires my signature, I agree to join in executing all necessary financing statements in a form satisfactory to you and further agree you hold a purchase money security interest in all items purchased with my card. Any given purchase will remain as security for all purchases until such time as that purchase is completely paid for, and I agree that my payments will be deemed applied as stated in the Application of Payment section of this Agreement.

23. Liability for Unauthorized Use: If my Card is lost or stolen or if I believe someone may have used my Account without my permission, I must notify the Bank at once. I may be liable for the unauthorized use of my Account. I will not be liable for unauthorized use that occurs after I notify the Bank by writing to P.O. Box 731 Mahwah, New Jersey 07430 or orally by calling 1-800-252-2551, of the loss or theft of my card or the possible unauthorized use of my Account. My maximum liability is \$50. Subject to any restrictions of applicable law, the Bank may terminate or limit access to my Account if I have notified the Bank or the Bank has determined that my card may have been lost or stolen, or that there may be unauthorized access to my Account.

24. Closing My Account:

a) The Bank May Close My Account: Except where prohibited by applicable law and without prior notice, the Bank may close my Account to new transactions at any time, for any reason. If the Bank closes my Account to new transactions, I agree to pay the Bank all amounts I owe under this Agreement, under the terms and conditions of this Agreement, and I agree that the Bank is not liable to me for any consequences resulting from closing my Account.

If I am in default, the bank may close my Account and require me to pay the Bank immediately the entire amount I owe under this Agreement, in full. The Bank may also increase the dollar amount of my minimum payment, subject to applicable law.

If the Bank closes my Account to new transactions, I must return all Cards, unused Convenience Checks and other Account access devices to the Bank (cut, torn, or otherwise deliberately damaged to prevent unauthorized use by third parties).

b) I May Ask the Bank to Close my Account: I may ask the Bank to close my Account to new transactions at any time, by notifying Customer Service at P.O. Box 731 Mahwah, New Jersey 07430, by first class mail, postage prepaid, and returning all Cards, unused Convenience Checks and other Account access devices to us (cut, torn, or otherwise deliberately damaged to prevent unauthorized use by third parties) with my written notice or contacting the Bank at 1-800-252-2551. If I request to close my Account by phone, the Bank reserves the right to require a written notice from me. I also agree to stop using the Account immediately after I notify the Bank that I want to close my Account to new transactions.

25. Changing This Agreement: The Bank may change this Agreement, subject to applicable law, including (for example) changing the addresses and telephone numbers I should use to contact the Bank, changing fees, adding new fees, changing the Daily Periodic Rates and corresponding APRs that apply to my Account, or increasing my required Minimum Payment. The Bank may periodically review my Account and credit and, subject to applicable law, change the APRs on my Account. The Bank may also change this Agreement based on economic or market conditions, its business strategies, or for any other reason (including reasons unrelated to me or my Account). However, the Bank must review these changes on a periodic basis to determine if the conditions still exist. Any changes the Bank makes to this Agreement will apply to new transactions only unless the Bank is permitted to apply them to then-existing balances. The Bank will notify me of changes to this Agreement as required by applicable law. The Bank will mail the notice to the last address it has on file for my Account.

26. Authorization: Telephone calls may be made to me using an automatic dialing-announcing device. My telephone conversations with employees or agents of the Bank may be monitored and/or recorded for quality assurance purposes. Use of my Account will signify my consent to such use of an automatic dialing announcing device, monitoring, and/or recording.

27. Telephone Numbers. If you give a cell phone number directly to us, you consent to and agree to accept collection calls to your cell phone from us and our agents. For any telephone or cell phone calls placed to you by us or our agents, you consent and agree that those calls may be automatically dialed and/or use recorded messages.

28. Credit Reporting: I authorize the Bank to obtain credit reports in connection with this Agreement and from time to time in connection with the review of my Account, or any update, extension or renewals of my Account, and for the purposes of collection of my Account. I authorize the Bank to verify with others any information and to provide information about its transactions with me to third parties (including consumer reporting agencies) for lawful purposes. I understand you may report information about my account to credit bureaus. Subject to applicable law, late payments, missed payments, or other defaults on my account may be reflected in my credit report.

29. How to Dispute Credit Reports Regarding Your Account: If you think the information we furnished to consumer reporting agencies on your Account is not accurate please write to us at P.O. Box 731, Mahwah, NJ 07430. A delay may be experienced if you do not write to this address. In order for us to investigate your dispute, you will need to provide us with your name, address, and telephone number; the Account number you are disputing; and why you believe there is an inaccuracy. We will complete any investigation and notify you of our findings and, if necessary, corrections. Please note that calling or writing us will not preserve your rights.

NOTICE:

A. I MAY AT ANY TIME PAY MY TOTAL INDEBTEDNESS UNDER THIS AGREEMENT.

B. I WILL KEEP A COPY OF THIS AGREEMENT TO PROTECT MY LEGAL RIGHTS.

C. **SUBJECT TO APPLICABLE LAW, THE BANK CAN CHANGE THE TERMS OF, ADD NEW TERMS TO, OR DELETE TERMS FROM THIS AGREEMENT. THE BANK WILL GIVE ME ADVANCE NOTICE OF THE CHANGE, ADDITION OR DELETION WHEN REQUIRED BY APPLICABLE LAW. ANY CHANGE, ADDITION, OR DELETION TO THIS AGREEMENT WILL BECOME EFFECTIVE AT THE TIME STATED IN THE NOTICE AND, UNLESS THE NOTICE STATES OTHERWISE, THE CHANGE, ADDITION, OR DELETION WILL APPLY TO NEW TRANSACTIONS.**

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

YOUR BILLING RIGHTS; KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

Customer Service at P.O. Box 731 Mahwah, New Jersey 07430

In your letter, give us the following information:

- **Account Information:** Your Name and Account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of the problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
 - At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.
- You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why we believe the statement was correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your statement was correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Customer Service at P.O. Box 731 Mahwah, New Jersey 07430

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.