

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisers are always available to assist you. You can reach an Advertiser by pressing 8 after you enter your account number.

Cardinal of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order payable in U.S. dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, mailing of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing time dictated for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our model of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a check drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Cardinal of Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 13293, Wilmington, DE 19850-0343. We reserve all our rights regarding such payments (i) if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. You may refuse to accept any such payment by returning it to us, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Recurring Notice: If your account has an annual fee, it will be billed each year or on monthly installments, whether or not you use your account, and you agree to pay it when billed. The amount for non-refundable prices you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and reinstate your account (if desired).

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, accurately for each feature (e.g. purchase, balance transfer, business transaction, cash advance, cash advance, cash advance, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a new annual finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each finance transfer, balance transfer, cash advance, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, late or finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer transactions and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a periodic cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the day balance of purchases for the previous billing cycle. However, the daily balance for pre-stated billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases amounting to your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charges for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle, except for minor variations due to rounding, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer transactions and cash advance checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers follow-up charges) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer follow-up charges, cash advances, cash advance checks, or over-the-limit advances.

In Case of Errors or Discrepancies About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 13293 Wilmington, DE 19850-0343 as soon as possible. We must hear from you no later than 60 days after we send 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 way 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 action to collect the amount in question, if you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Customer Service number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Returned Bills for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have filed 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 at 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.)

MA220106

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisers are always available to assist you. You can reach an Advertiser by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. (excepted as a foreign financial institution). Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment stubs in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or envelope, and there can be no staples, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for these payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

Checks Collected (Debitably): We reserve the right to electronically collect your eligible payment checks, at first presentation and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check in your subscription for us is to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Confidential Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19803-5048. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Alternatives: We will accept your payments and credits in a way that is most desirable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The renewal is non-negotiable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and reimburse your account statement.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/advance checks, cash advances, cash advance checks, promotional balances or credit advances). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and any corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge to any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/advance check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, credit/finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/advance checks and cash advance checks are added as of the date recorded by the issuer). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance or credit advance balance of zero (1) a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add those periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases entered on your previous statement or an unpaid payment of your New Balance on your previous statement is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/advance checks and cash advance checks from the day the check is accepted by the issuer). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/advance checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/advance checks, cash advances, cash advance checks, or credit advances.

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 Customer Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19803-5299 as soon as possible. We must hear from you no later than 90 days after we send you the first bill on which the error or problem occurred. 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 action to collect the amount you owe. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service Advisor or telephone number shown on this statement) must reach us at least two business days before the automatic payment is scheduled to occur.

Special Offer for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have filed a good faith claim 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 enabled you to advertise for the property or services, all purchases are covered regardless of amount or location of purchase.

MA895135

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 3 after you enter your account number.

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the restrictions on the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no stamps, meter tags, or other attachments included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our office box designated for payments on this statement, we will credit the payment to your account on the day if your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be credited to any processing times disclosed for these payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, if first presented and any agreement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, coding and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate that constitutes a disputed amount, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19855-5048. We reserve all our rights regarding such payments (a) if it is determined that it is not valid despite or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or depositing it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or as monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account retroactively.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (a) purchases, balance transfers, balance transfer convenience checks, cash advances, cash advance checks, nonpayment balances or over-the-counter advances. These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and we will also charge you a transaction finance charge for each balance transfer, balance convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the time of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer convenience checks and cash advance checks are added as of the date accepted by you payee). Fees are added either on the date a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance if zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement or if no payment of your first balance on your previous statement is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer convenience checks, cash advances, cash advance checks, or over-the-counter advances.

In Case of Errors or Disputes About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19856-0299 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 action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Note for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you've notified in good faith to contact 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 even so operate the merchant, or if we enabled you to be a merchant for the property or services, all purchases are covered regardless of amount or location of purchase.)

1/10/2010/05