

Pricing Addendum For Preferred Credit, Inc. Retail Charge Agreement EE-UB04-R

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Varies by State, from 17% to 21.99% . See your account agreement for more details.
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. See your account agreement for more details.
Minimum Interest Charge	If you are charged interest the charge will be no less than an amount that varies by State between \$0.00 and \$4.76. See your account agreement for more details.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Transaction Fees	None.
Penalty Fees <ul style="list-style-type: none">Late PaymentReturn Payment	Varies by State, from (a) \$0 to (b) up to \$35 . See your account agreement for more details. Varies by State, from (a) \$0 to (b) up to \$35 . See your account agreement for more details.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)” unless Applicable Law does not prohibit a method called the “daily balance method.” See your account agreement for more details.

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