

**Pricing Addendum For Preferred Credit, Inc. Retail Charge Agreement NY20-W**  
**As of October 1, 2020**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>17.99%.</b> See your account agreement for more details.
<b>How to Avoid Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.70. See your account agreement for more details.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

<b>Fees</b>	
<b>Transaction Fees</b>	<b>None.</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Return Payment</li></ul>	<b>\$20.</b> See your account agreement for more details. <b>\$20.</b> See your account agreement for more details.

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” 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.