

Pricing Addendum For Preferred Credit, Inc. Retail Charge Agreement HI23-R

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	19%. 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.
Minimum Interest Charge	No Minimum Interest Charge.
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	Up to \$35. See your account agreement for more details. Up to \$30. See your account agreement for more details.

How We Will Calculate Your Balance: We use a method called “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.