

## Pricing Addendum For Preferred Credit, Inc. Retail Charge Agreement MA18-W

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>17.99%.</b> 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	If you are charged interest, the charge will be no less than \$0.50. See your account agreement for more details.
For Credit Card Tips from the Consumer Financial Protection Bureau	<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>

Fees	
Transaction Fees	<b>None.</b>
Penalty Fees <ul style="list-style-type: none"><li>Late Payment</li><li>Return Payment</li></ul>	The lesser of <b>\$10</b> or <b>10%</b> of the part of the payment that is late. See your account agreement for more details. No Return Payment fee will be charged.

**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.