



**MILITARY  
STAR**

This Box For Official Use Only - Control Number 06142018	Application Number
	Facility Number
	MILITARY STAR® Card Account Number

**PLEASE READ THE TERMS & CONDITIONS AND THE AGENCY DISCLOSURE NOTICE ON THE REVERSED SIDE, THEN COMPLETE THE ENTIRE APPLICATION.**

**Choose one of the following:**



- MILITARY STAR Card
- Retail Line of Credit
  - Military Clothing Line of Credit<sup>A</sup>

- Military Clothing Line of Credit<sup>A</sup>

<sup>A</sup>Eligible Army, Air Force and Marine Corps only. Rewards do not apply.

**Applicant Information**

Social Security Number - -		Last Name		First Name		Middle Initial	
Street Address (U.S. Only) or APO or FPO Address				City		State	
Zip Code		Phone Number <sup>†</sup> ( ) -		Mother's Maiden Name		Date of Birth (DD/MM/YYYY) / /	
Email Address							
Gross Monthly Income* \$				Other Income \$			
Do You Have a Checking Account?		Yes No		Time at Present Address (Years/Months) /		Monthly Housing Payment \$	
Do You Have a Savings Account?		Yes No					
<p><sup>†</sup>If you give us your mobile number, we have your permission to contact you at that number about all your Exchange Credit Program accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply.</p> <p>*Gross Monthly Income is a combination of your monthly salary before any deductions and any additional allowances. Examples may include income earned from salaries, investments, rental properties, Social Security benefits, retirement accounts and allowances. Alimony, child support, or separate maintenance income may be included, but is not required.</p>							
Current Employer				Time with Current Employer (Years/Months) /			

**Authorized User**

You may authorize eligible dependents (as defined by the Department of Defense) who are 18 years or older, with current exchange privileges, to use your account as an authorized user. You understand and agree that authorized users may use your account to make purchases from the exchange and may make account payments on your behalf. You also understand and agree that you are liable for all amounts due for the account under the agreement, including amounts due for account purchases made by you and by any authorized user.

First Name	Last Name	Social Security Number - -	Date of Birth (DD/MM/YYYY) / /
First Name	Last Name	Social Security Number - -	Date of Birth (DD/MM/YYYY) / /

**Legal Information**

By signing below, you certify that, to the best of your knowledge, the information you supplied in this application is true and correct, and you understand: (1) use of an account will be subject to the Exchange Credit Program Agreement, copies of which will be provided or sent upon approval; (2) the exchange may verify your employment and credit history through credit reporting agencies and any person, business entity, or governmental agency that can provide such information, at the time of application and later for account review and servicing purposes; and (3) the Exchange Credit Program may use information in this application for MILITARY STAR marketing purposes. If your MILITARY STAR Private Label Account becomes delinquent, you understand the Exchange Credit Program will pursue all remedies available to it under federal law and the Exchange Credit Program Agreement to recover full payment of your MILITARY STAR Private Label Account. These remedies may result in the deduction or garnishment of funds from your military, retired, or civilian pay, as well as the offset of funds due under a federal tax return or other federal payment.

Applicant's Signature (Required)	Application Date (DD/MM/YYYY) / /
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# MILITARY STAR® APPLICATION

EARN REWARDS ON YOUR PURCHASES

THE EXCLUSIVE CREDIT SOLUTION FOR THOSE WHO SERVE



OUR HONOR TO SERVE YOU

## EARN REWARDS ON PURCHASES\*

**\$1** SPENT = **2** POINTS

**2000** POINTS EARNED = **\$20** REWARDS CARD

## DISCOUNTS THAT SAVE YOU MONEY

10% off everything the first day you shop\*

Promotional 0% interest offers

Exclusive savings just for cardholders

Free standard shipping at [shopmyexchange.com](http://shopmyexchange.com) and [myNavyExchange.com](http://myNavyExchange.com)

5¢ per gallon fuel discount every day#

10% Exchange® restaurant discount every day#

Accepted at Army, Air Force, Navy, Marine Corps and Coast Guard exchanges and Commissary locations



CRC Number 7429395

## FAIR AND FLEXIBLE TERMS TO HELP YOU SAFELY AND AFFORDABLY BUILD CREDIT

No annual, late or over-limit fees^

No back-interest penalty when 0% promotions expire

Competitive low APR no matter your credit score^

## PROGRAMS TO SUPPORT THE WELL-BEING OF YOUR MILITARY COMMUNITY

Significant portion of MILITARY STAR earnings fund quality-of-life programs

\$500 interest-free military clothing plan\*

Deployment policy



Apply at your local exchange or at [MyECP.com](http://MyECP.com). To learn more, call 1-877-891-STAR (7827)

\* Standard terms and conditions apply. As of June 14, 2018, a variable 11.99% APR applies to retail plan purchases, and a variable 19.99% applies to accounts subject to penalty APR. Minimum interest charge: 50¢.

^ Eligible Army, Air Force and Marine Corps only. Military Clothing Plan feature of the MILITARY STAR account may not be available to all eligible account holders. Rewards exclude Military Clothing Line of Credit.

\* Receive a 10% discount for all purchases the first day upon account approval. The 10% discount will apply as a credit on your first MILITARY STAR statement. Visit [MyECP.com](http://MyECP.com) for details.

# Available at Army & Air Force Exchanges Service and other participating facilities.

^ Available at all military exchanges and other participating facilities. For full terms and conditions, visit [MyECP.com](http://MyECP.com).

PRICING INFORMATION	
INTEREST RATES AND INTEREST CHARGES	
	MILITARY STAR <sup>®</sup> Private Label Account
Purchase Annual Percentage Rate (APR)	<b>11.99%</b> for Retail Plan purchases. This APR will vary with the market based on the Prime Rate*; <b>0.00%</b> for Military Clothing Plan purchases.
Penalty APR and When It Applies	<b>19.99%</b> This APR will vary with the market based on the Prime Rate.† The Penalty APR will apply to your Private Label account if you fail to make a Minimum Payment within 60 days of its Payment Due Date. <b>How Long Will the Penalty APR Apply:</b> If your APRs are increased for any reason, the Penalty APR will apply indefinitely.
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you periodic interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.50 for Retail Plan purchases.
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	
Annual Membership Fee	None
Penalty Fee Return Payment	Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called "daily balance." See your EXCHANGE CREDIT PROGRAM Agreement for more details.

**Prime Rate:** Variable APRs are based on the 5% Prime Rate as of 6/14/18.

\*The Exchange Credit Program adds 6.99% to the Prime Rate to determine the purchase APR. The Prime Rate is the highest bank prime loan rate as published in the Money Rates section of the Wall Street Journal on the last business day of your previous business cycle. The Exchange Credit Program reserves the right to temporarily offer an annual percentage rate lower than the Prime Rate plus 6.99%. The variable APR above is based on the 5% Prime Rate on 6/14/18.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your EXCHANGE CREDIT PROGRAM Agreement.

**Military Lending Act Disclosure:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please refer to Section 12 of the Military Star Credit Card Agreement to see how your monthly minimum payment is calculated.

Please call toll-free 1-877-891-7827 to hear this disclosure orally.

#### EXCHANGE CREDIT PROGRAM INITIAL DISCLOSURE STATEMENT

This EXCHANGE CREDIT PROGRAM Initial Disclosure Statement ("Initial Disclosures") describes certain terms that apply to the MILITARY STAR Private Label Revolving Credit Account ("Account"). The Account is available through the Exchange Credit Program and administered by the Army and Air Force Exchange Service ("AAFES"), P.O. Box 650410, Dallas, TX 75265-0410. Terms in the Initial Disclosures and other terms that apply to the Account are provided in the EXCHANGE CREDIT PROGRAM Agreement (the "Agreement").

**1. General Terms:** The terms "we," "us," and "our" mean the Account creditor to which you apply for credit (AAFES, the Navy Exchange Service Command, the Marine Corps Exchange or the Coast Guard Exchange Service). The terms "you" and "your" refer to the individual Account holder who applies for and accepts an Account subject to the terms of the Agreement. You may authorize family members who are 18 years or older, with current exchange privileges, to use the Account as an "Authorized User." Any reference to a "Card" means any card we issue to you or an Authorized User that is used to access your Account. Other capitalized terms used below are explained in the context of their first use.

You and each Authorized User may use the Account to purchase qualifying goods and services from us under our Retail Plan, the Military Clothing Plan (if you qualify), and any Special Promotion we may offer from time to time, subject to the terms and conditions of the Agreement. Account purchases are subject to the terms of our Retail Plan, unless we determine that those purchases qualify for different treatment under the Military Clothing Plan or a Special Promotion. Terms that apply to a Special Promotion are described in these Initial Disclosures, except as modified by any promotional disclosures that supplement these Initial Disclosures.

**2. Periodic Statements; Billing Cycles; Payments:** Each Periodic Statement will show the ending date of the most recent Billing Cycle (the "Closing Date"). A Billing Cycle refers to the number of days between Closing Dates. Each Periodic Statement will show the total amount you owe as of the Closing Date of your prior Periodic Statement (the "Previous Balance"), and the amounts added to and subtracted from the Previous Balance to determine the total amount you owe as of your most recent Closing Date (the "New Balance"). The Periodic Statement will show the minimum amount you must pay (the "Total Minimum Payment Due") and the date on which your payment is due (the "Payment Due Date," which will be at least 25 days after the Closing Date). Subject to any limitations or requirements of applicable law, you may be bound by what the Periodic Statement shows if there is a billing error on your Periodic Statement and you do not advise us of the error within 60 days after we mailed it to you. For more information about billing disputes and your rights, you should read the section below called "Your Billing Rights." You may pay your New Balance in full any time without penalty or pay it in monthly installments. Paying your entire New Balance or paying more than your Minimum Payment Due will help you reduce or avoid Interest Charges.

#### 3. Interest Charges:

**A. Daily Periodic Rates; Index for Variable Rate Adjustments.** The Daily Periodic Rate used to determine your periodic rate finance charges ("Interest Charges") is determined by dividing the corresponding Annual Percentage Rate by three hundred sixty five (365) or, in a leap year, by three hundred sixty six (366). The resulting Daily Periodic Rate is carried five places past the decimal point, and the last digit is rounded. The Daily Periodic Rates and Annual Percentage Rates applied to Retail Plan and Special Promotion balances may vary from monthly Billing Cycle to monthly Billing Cycle, based on published changes in the index rate that applies to your Account. If your Account balances become subject to the Penalty APR as described below in Section 3(G), the Daily Periodic Rates and Annual Percentage Rates we apply to all of your unpaid Retail Plan, Special Promotion, and Military Clothing Plan balances may vary from monthly Billing Cycle, based on published changes in the index rate that applies to your Account. Each variable Daily Periodic Rate and corresponding Annual Percentage Rate is based on the value of a published index rate plus the Margins described below in Section 3(D), in Section 3(G), or in separate documents that modify or supplement the Agreement. The index rate used for variable rate adjustments will be the highest bank prime loan rate published in "Money Rates" section of The Wall Street Journal on the Closing Date of your previous Billing Cycle or the business day immediately before that Closing Date (the "WSJ Prime Rate"). Changes in an index rate will be effective as of the first day of a monthly Billing Cycle. An increase in the index rate will result in increased Interest Charges and an increased Total Minimum Payment Due.

**B. How We Calculate Balances Subject to Interest Rate.** We figure the Interest Charges for your Account by applying the Daily Periodic Rate to the "Daily Balance" of your Account (including new purchases) for each day in the Billing Cycle. We calculate a separate Daily Balance for each of the different categories of your Account (for purchases made under the Retail Plan, the Military Clothing Plan, and any Special Promotions). To get the "Daily Balance" for each Account category, we take the beginning balance of your Account each day in each category, add any new purchases, and then subtract any unpaid Interest Charges, unpaid Account Fees, unpaid costs and charges of collection, payments and credits. This gives us the Daily Balance for each category of your Account.

**C. Grace Period.** The Periodic Statement for the Billing Cycle with the most recent Closing Date is your "Current Statement." New purchases shown for the first time on your Current Statement will begin to accrue Interest Charges from the date of the purchase, except as provided in the Agreement or as otherwise required by law. New purchases shown for the first time on your Current Statement will not begin to accrue Interest Charges until the first day of the following Billing Cycle if: (a) there is no Previous Balance or there is a credit balance for the Billing Cycle shown on your Current Statement; or (b) the sum of payments and credits we received during the Billing Cycle shown on your Current Statement was at least equal to the Previous Balance shown on that Current Statement. To avoid additional Interest Charges, you must pay the full New Balance shown on the Current Statement by the Payment Due Date shown on the same Periodic Statement. We will give you the benefit of a grace period for certain partial payments you make, in those limited circumstances and to the extent required by law.

**D. Interest Charges for Retail Plan Purchases.** The variable Annual Percentage Rate used to determine the Interest Charges for Retail Plan purchases will be based on the WSJ Prime Rate plus a Margin of 6.99%. The Account Opening Disclosures provided with these Initial Disclosures disclose the Annual Percentage Rate and Daily Periodic Rate in effect for Retail Plan purchases on or near the date your Account was opened.

**E. Interest Charges for Military Clothing Plan.** The non-variable Annual Percentage Rate for purchases qualifying for the Military Clothing Plan is 0.00% (a Daily Periodic Rate of 0.00000%).

**F. Interest Charges for Special Promotions.** The Interest Charges and other terms and conditions for any Special Promotion will be described in separate promotional disclosures that modify or supplement the Agreement.

**G. Penalty APR.** A "Penalty APR Triggering Event" will occur if you have not paid a Total Minimum Payment Due within 60 days of its applicable Payment Due Date (in other words, within 90 days after the Closing Date of the Billing Cycle for which we determined this minimum payment was due). If a Penalty APR Triggering Event occurs, we may apply an increased Annual Percentage Rate (a "Penalty APR") on an indefinite basis to the unpaid Account balances for all of your Retail Plan, Special Promotion and Military Clothing Plan purchases and any new Account purchases we permit, except as otherwise provided in the Agreement or required by law. In addition to applying this Penalty APR, we may close your Account to future purchases and exercise other remedies related to this event of Default as provided in the Agreement. The Penalty APR is a variable Annual Percentage Rate determined as of the date we first apply it, based on the WSJ Prime Rate plus a Margin of 14.99%. The Account Opening Disclosures provided with these Initial Disclosures disclose the Penalty APR in effect on or near the date your Account was opened. If we receive six consecutive payments of your Total Minimum Payment Due by their Payment Due Dates, beginning with the first Total Minimum Payment Due that is due immediately after the Penalty APR takes effect, then we will stop applying the Penalty APR to the unpaid Account balances and any new Account purchases made on and after the date we provided you with notice about the APR increase. An increase to the Penalty APR will result in increased Interest Charges and an increased Total Minimum Payment Due.

**H. Minimum Interest Charge.** A minimum Interest Charge (a Finance Charge) of \$0.50 will be assessed in any Billing Cycle in which an Interest Charge is due, but is less than \$0.50.

**I. Temporary Reductions in Interest Charges.** Your Interest Charges may be temporarily reduced based on military activation or deployment. At the end of your activation or deployment, the Interest Charges will return to the rates then in effect under the Agreement.

CONTINUED ON THE BACK

## EXCHANGE CREDIT PROGRAM INITIAL DISCLOSURE STATEMENT (CONTINUED)

**4. Account Fees:**

**A. Returned Payment Fee.** If your check, payment instrument, or any form of electronic payment to us is dishonored by your depository institution or returned to us unpaid for any reason, we will assess and add a Returned Payment Fee of \$25.00 to your Account.

**B. Document Copy Fee.** On non-disputed matters and matters unrelated to a Billing Error, and subject to any limitations or restrictions of applicable law, we may require that you pay us a flat processing fee of \$5.00 per request, plus \$0.25 (25 cents) for each page printed each time you request photocopies or reprints of Account and transaction documents. Recent historical statements are available on [www.MyECP.com](http://www.MyECP.com).

**5. Security Interest.** You grant us and we retain a security interest in each Retail Plan and Special Promotion purchase you or an Authorized User make with the Account. To the extent permitted by applicable law, you grant to us and we shall retain a purchase money security interest under the Uniform Commercial Code in each Retail Plan and Special Promotion Plan purchase you make with your Account, as shown on sales slips or other evidence of the sales transaction, until the unpaid balance of that purchase and any related Interest Charges and Account Fees are paid in full. For purposes of determining at any time which Retail Plan and Special Promotion Plan purchases remain subject to our security interest, payments on your Account will be applied in accordance with any mandatory provisions of applicable law and, absent such provisions, shall be applied as follows: first, to Interest Charges, then to any Account Fees, then to pay that portion of the Total Minimum Payment Due for purchases made under the Military Clothing Plan, then to each Retail Plan and Special Promotion purchase in the order that each such purchase was charged to your Account, beginning with the oldest purchase. Retail Plan and Special Promotion purchases made on the same day will be paid off by allocating your payments to the lowest price purchase(s) first. You understand and agree that we may, at our option, record financing or security documents as permitted by applicable law that evidence our security interest in Retail Plan and Special Promotion purchases made with the Account. It is expressly agreed that no security interest is or will be retained or acquired by us in any consumer's principal dwelling or household goods other than those you or an Authorized User purchased with the Account. This does not apply to a lien created by a court judgment. In the event of default, we shall have all the rights of a secured party under applicable law, including, to the extent permitted by applicable law, the right to repossess items that remain subject to our security interest.

**Your Billing Rights:** Keep This Document For Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

**What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

Exchange Credit Program  
P.O. Box 650410  
Dallas, TX 75265-0410

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why we believe the bill was correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

**Military Clothing Plan Cost of Credit:** The Military Clothing Plan feature of the MILITARY STAR Private Label Account may not be available to all eligible account holders. No rewards points will be earned for purchases on the Military Clothing Plan.

The information about the cost of credit described in the application is accurate as of the printing date. This information may change after the printing date. To find out what may have changed, write to us at: The Exchange Credit Program Call Center, P.O. Box 650410, Dallas, TX 75265-0410, Fax: 214-465-2017.

Army & Air Force Exchange Service  
MILITARY STAR® Card Application

(Read Agency Disclosure Notice, Privacy Act Statement, and Instructions before completing form.)

**AGENCY DISCLOSURE NOTICE**

The public reporting burden for this collection of information, 0702-0137, is estimated to average 2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or burden reduction suggestions to the Department of Defense, Washington Headquarters Services, at [whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil](mailto:whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil). Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.

**PRIVACY ACT STATEMENT**

**AUTHORITY:** 10 U.S.C. 7013, Secretary of the Army; 10 U.S.C. 9013, Secretary of the Air Force; Federal Claims Collection Act of 1966 (Pub.L. 89-508, as amended) and Debt Collection Act of 1982 (Pub.L. 97-365, as amended), as amended by the Debt Collection Improvement Act of 1996 (Pub.L. 104-134, section 31001) as codified in 31 U.S.C. §3711, Collection and Compromise; 31 CFR 285.11, Administrative Wage Garnishment; DoD Instruction 1330.21, Armed Services Exchange Regulations; DoD 7000.14-R, Department of Defense Financial Management Regulation Volume 13; "Nonappropriated Funds Policy" and Volume 16: "Department of Defense Debt Management"; Army Regulation 215-8/Air Force Instruction 34-211(I), Army and Air Force Exchange Service Operations; and E.O. 9397 (SSN), as amended.

**PRINCIPAL PURPOSE(S):** To determine an individual's credit worthiness, monitor account activity, process account purchases, payments and/or collections, answer patron's questions about their account, determine indebtedness and eligibility to cash checks at Exchange facilities, administer and respond to questions about the Federal Claims Collection Act, and post to Exchange Accounts Receivable and audit results.

**ROUTINE USE(S):** Your records may be disclosed outside of DoD pursuant to Title 5 U.S.C. §552a(b)(3) regarding DoD "Blanket Routine Uses" published at <http://dpcl.d.defense.gov/Privacy/SORNSIndex/BlanketRoutineUses.aspx>. This includes disclosure to the Department of the Treasury, and a debt collection agency with which the United States has contracted for collection services to recover debts owed to the United States. To any employer (person or entity) that employs the services of others and that pays their wages or salaries, where the employee owes a delinquent nontax debt to the United States. The term employer includes, but is not limited to, State and local governments, but does not include any agency of the Federal Government. To consumer reporting agencies pursuant to 5 U.S.C. 552a(b)(12) as defined in the Fair Credit Reporting Act (14 U.S.C. 1681a(f)) or the Federal Claims Collection Act of 1966 (31 U.S.C. 3701(a)(3)). The purpose of this disclosure is to aid in the collection of outstanding debts owed to the Federal government; typically, to provide an incentive for debtors to repay delinquent Federal government debts by making these debts part of their credit report. The disclosure is limited to information necessary to establish the identity of the individual, including name, address, and taxpayer identification number (Social Security Number); the amount, status, and history of the claim; and the agency or program under which the claim arose for the sole purpose of allowing the consumer reporting agency to prepare a commercial credit report. This disclosure will be made only after the procedural requirement of 31 U.S.C. 3711(f) has been followed.

**DISCLOSURE:** Voluntary, however, failure to provide all the requested information may result in the denial of your application for inadequate data.

**INSTRUCTIONS:**

1. Please complete application in its entirety to ensure timely processing.
2. Follow all directions printed on the application.
3. Please read the Terms and Conditions prior to submitting your application.
4. Questions should be directed to the Exchange Credit Program Contact Center at 1-877-891-7827.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Exchange Credit Program  
P.O. Box 650410  
Dallas, TX 75265-0410

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Privacy Notice**

Protecting your privacy is important to us. We adhere to the Privacy Act, 5 U.S.C. 552 et seq., as well as the Right to Financial Privacy Act, 12 U.S.C. 3401 et seq. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

OMB CONTROL NUMBER: 0702-0137

OMB EXPIRATION DATE: XX/XX/XXXX