

The "balance subject to finance charge" is previous balance, minus payments and credits plus the amount of cash advance in the current billing period, if any.

The periodic rate applied to determine thereas charges in

finance charge is:

1. Transaction charge of 1½% of the amount of cash advance in the current period. (Box 1)

2. In the event you elect to extend payment, for all subsequent billing cycles, a periodic rate of 1½% of the combined balances of purchases and cash advance, minus payments and credits. (Box 2)

When any balance would ordinarily produce a finance charge less than \$.50, a minimum finance charge of \$.50 per month shall be imposed.

Except for the transaction charge on current cash advance, you may avoid the periodic finance charge by paying the new balance in full within 25 days of the statement date.

The minimum payment required under this account is as follows:

If the New Bolonce is: Minimum Payment \$10 to \$200 \$10

Over \$200 5% of New Balance (Balances under \$10 are payable in full)

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These Amounts Must Agree