

BYU BOOKSTORE

PROVO, UTAH 84601



BALL POINT PEN Jountain Jan 324118 Journal Jan 224118	ACCOUNT NO.	34 053 17			
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CUSTOMER'S SIGNATURE

UNDER OUR TERMS OF SALE, ALL CHARGES THAT YOU MAKE DURING ANY GIVEN MONTH ARE DUE AND PAYABLE PRIOR TO THE LAST DAY OF THE FOLLOWING MONTH. A LATE PAYMENT CHARGE WILL BE CHARGED ON ANY AMOUNT NOT SO PAID. SUCH A CHARGE IS INTERPRETED UNDER THE LAW AS A FINANCE CHARGE, THE MONTHLY PERIODIC RATE USED TO COMPUTE THE FINANCE CHARGE IS $1\frac{1}{2}\%$ ON THE PAST DUE AMOUNT (PREVIOUS BALANCE LESS PAYMENTS AND CREDITS). THE CORRESPONDING ANNUAL PERCENTAGE RATE IS 18%. UPON ANY DEFAULT OR FAILURE TO PAY AS AGREED COLLECTION COSTS INCLUDING A REASONABLE ATTORNEY'S FEE WILL BE CHARGED. IF YOU HAVE ANY QUESTIONS CONCERNING YOUR ACCOUNT PLEASE CONTACT THE CREDIT MANAGER AT EXT. 3035.