

# BARBARA / JEAN

*Little Rock*

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## Notice of Change of Credit Terms

We are excited to announce that on July 1, 2007, Barbara/Jean will be offering our customers an Expanded Payment Plan. All future charges to your Barbara/Jean account will accrue to this plan. The plan will offer customers 120 days, or four months, to pay off their charges.

### Changes to customer charge agreement:

We are making important changes to your present customer charge agreement. We urge you to read this carefully and file it along with your original charge agreement in a safe place.

This formally amends your original charge agreement. All terms of the original charge agreement not set forth below are not amended and remain in full force and effect.

### Interest Rate

The interest rate will begin accruing on the date the charge is made. No interest will be charged if the entire balance is paid off by the end of the first billing cycle.

### Late Charges

A late charge of \$35 (effective October 1, 2012) will be assessed on account if the payment requirements listed on the statement are not met.

### Terms

Beginning July 1, 2007, all charges made to your house account will be recorded in the new expanded charge account plan. The new plan requires  $\frac{1}{4}$  of your original charge due and payable each 30, 60, 90, and 120 day billing period.