



<i>Customer Financing Promotional Plans</i>	<i>Minimum Purchase Required</i>	<i>Customer APR</i>	<i>Dealer Merchant Discount Fee (MDF)</i>
Standard Revolving Credit	N/A	29.24%	0.00%
6 Month Deferred Interest	N/A	0% APR if Paid In Full in 6 Months	1.40%
12 Month Deferred Interest	N/A	0% APR if Paid In Full in 12 Months	2.99%
18 Month Deferred Interest	N/A	0% APR if Paid In Full in 18 Months	5.95%
24 Month Deferred Interest	N/A	0% APR if Paid In Full in 24 Months	8.25%
18 Month Low APR Equal Pay	N/A	11.99%	2.75%
24 Month Low APR Equal Pay	N/A	11.99%	3.25%
36 Month Low APR Equal Pay	N/A	11.99%	3.75%
48 Month Low APR Equal Pay	N/A	11.99%	4.25%
60 Month Low APR Equal Pay	N/A	11.99%	4.75%
24 Month Waived Interest Equal Pay	N/A	0% APR for 24 Months	8.70%
36 Month Waived Interest Equal Pay	N/A	0% APR for 36 Months	10.60%
48 Month Waived Interest Equal Pay	N/A	0% APR for 48 Months	15.20%
60 Month Waived Interest Equal Pay	N/A	0% APR for 60 Months	17.90%

For customers making a Deferred Interest promotional plan purchase:

No interest if paid in full within 6, 12, 18, or 24 months. Interest will be charged to your account (at the standard, variable purchase APR of 29.24% from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment. Minimum monthly payments are required for this plan during the promotional period.

For customers making a Low APR/ Equal Payment promotional plan purchase:

11.99% APR if paid in full in 18, 24, 36, 48 or 60 months. If the balance is not paid in full within 18, 24, 36, 48 or 60 months or if you fail to make any payment when due, regular credit terms will apply and interest will be imposed from the end of the promotional period at the standard variable purchase APR of 29.24% based on the Prime Rate. Minimum monthly payments for this plan during the promotional period will be the greater of: the amount of the purchase including the calculated finance charges that will be assessed from the date of purchase through the end of the promotional period divided by the number of months between the date of the purchase and the promotional period end date (rounded up to the nearest \$1.00); or \$5.00.

For customers making a Waived Interest/Equal Payment promotional plan purchase:

No interest for 24, 36, 48, or 60 months. Interest will be charged to your account from the end of the promotional period at the standard variable purchase APR of 29.24%, based on the Prime Rate, on the remaining balance if the purchase balance is not paid in full within the 24, 36, 48, or 60 month promotional plan period. Minimum monthly payments for this plan during the promotional period will be the greater of: the amount of the purchase divided by the number of months in the promotional period, (rounded up to the nearest \$1.00), or \$5.

Iddeal Credit Card Accounts are offered by Comenity Capital Bank which determines qualifications for credit and promotion eligibility. At no time will the minimum payment due be less than \$27. Minimum Interest Charge is \$2.00 per credit plan. Standard variable purchase APR of 29.24%, based on the Prime Rate. Subject to credit approval. Account must be in good standing at the time of transaction.