

10.99% APR if paid in full in 12 months. If the balance is not paid in full within the promotional period 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. 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 in the promotional period, (rounded up to the nearest \$1.00); or \$5.00. Minimum purchase \$300. RoomPlace Credit Card Accounts are offered by Comenity Bank, which determines qualifications for credit and promotion eligibility. At no time will the minimum payment due be less than \$10.00. Minimum Interest Charge is \$2.00 per credit plan. Standard variable purchase APR of 29.99%, based on the Prime Rate.