



233 S.W. Second Street • P.O. Box 639 • Corvallis, OR 97339-0639 • (541) 753-4851

Dear Customer:

To help you finance your purchase at the lowest possible cost, we offer convenient revolving charge accounts through Synchrony Financial, a credit service of Synchrony Bank. As one of the largest national providers of retail financing, Synchrony Financial's programs allow us to offer you higher credit limits and special long-term or reduced interest options.

Please read and make sure you understand all the terms of the charge agreement you received. The account terms are written in plain language but if you have any questions please call us. Also carefully read your monthly statements to make sure you are making at least the minimum required payment each month.

To help you understand your charge account and insure that it functions smoothly, please take a moment to review these important reminders:

SAME-AS-CASH NO INTEREST OPTION: If a same-as-cash or no interest option is marked on your Revolving Charge Sales Invoice agreement, you may avoid all interest charges. If you pay the full original "amount financed" prior to the end of the "Same as Cash" option period and have also made the minimum monthly payments required, the interest that has accrued on your sale will be credited off. The option period is the number of monthly cycles from the date of delivery or availability for delivery. If you later decide not to pay the full amount before the end of the option period, the account automatically reverts to a standard account, and normal monthly interest is charged on your outstanding balance from the date of delivery, like other credit card accounts. You must however make at least the minimum monthly payment to avoid additional finance charges and penalty fees. Since your monthly statement will list only the required minimum monthly payment as due, please remember to write down the same-as-cash expiration date and pay the full amount financed before this date. With Synchrony Financial your minimum monthly payment the greater of either \$25 or 3.5% of your balance. Note that the expiration date of the promotional period of a special credit plan is not necessarily the same date as a payment Due Date for your account.

If you have any questions regarding your account balance, and payments made, or if you wish to request a modification to your agreement, please call the Synchrony Financial Customer Service Department at 1-866-396-8254. Account payments should be mailed to Synchrony Financial, PO Box 965035, Orlando, FL 32896-5035. We can not accept customer payments at Blackledge Furniture. You can also make payments on line at www.mysynchrony.com

If the amount of your contract is incorrect, or you have not been credited for any returned items, or if you have been billed for items which are not yet available for delivery, please call our Office Manager at 541-753-4851, so that we may correct your account.

Simple. Convenient. Valuable. Flexible.

Simple

- Buy what you want plus get the flexibility and value you need with one of Synchrony Bank's credit cards.
- Open an account and use your new credit card today, and enjoy dependable financing for future purchases.*



Convenient

- Fast and easy application process.
- Apply now, get a quick response, and if approved use your account to make a purchase today.



What's Next?

- Use your account information to manage your account or make additional purchases before you receive your actual card.
- In 7-10 days you will receive your new card in the mail. You can use your card to make additional purchases up to your available credit limit.



Valuable

- Special promotional financing* is available to consumers every day. Ask your store associate about available offers.
- Plus exclusive offers—receive special cardholder discounts, and advance notice of sale events.



Flexible

- Monthly payment options are available. You could make the required monthly payment or pay your full account balance.
- 24/7 access to your account at **mysynchrony.com**. Check your available balance, amount due and due dates. View your statement anytime, anywhere when enrolled in eBill, and set up scheduled payments or make same-day online payments.



*Subject to credit approval. Minimum monthly payments required. See store or online for details.

Credit is extended by Synchrony Bank.
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eBill + ePay = easy

Sign up at mysynchrony.com or call **1.866.396.8254**.
View your account and pay your bill online.

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What is a Revolving Credit Card? A credit card with a designated credit limit that can be used over and over to make purchases at any location where the card is accepted. What are credit promotions: (aka "special promotional financing")? There are numerous types of special promotional financing offers that may apply to specific transactions. Not all of these types are available at every merchant who accepts the card, or for all purchases within a merchant location. Please refer to the advertising or offer disclosures provided to you at the point of sale for further information about special promotional financing offer(s) that may be available for a particular purchase. The terms of your credit card account agreement apply to any purchase; however, any different terms for special promotional financing offers will be explained on advertising or other disclosures provided to you.

How Special Promotional Financing Offers Work

Note: For illustrative purposes, the information below assumes that the purchase is subject to the Special Promotional Financing Offer and is the **only balance on your account** during the promotional period.

Special Promotional Financing Offers	How are my monthly payments calculated?	How long will it take to pay off my purchase?	What is the Interest Rate and will it change?	How do I avoid paying interest or minimize the interest paid?
DEFERRED INTEREST (No interest if paid in full within promotional period)**	<ul style="list-style-type: none"> Minimum monthly payments, based on a percentage of your account balance or a minimum amount, are required in accordance with the standard account terms. It is very important to note that the required minimum monthly payments may or may not pay off your purchase by the end of the promotional period. If you want to ensure that your purchase is paid before the end of the promotional period (to avoid interest), you should schedule additional or larger payments accordingly. 	<ul style="list-style-type: none"> There will be information on your billing statement about how long it will take to pay off your account if you only make minimum payments. 	<ul style="list-style-type: none"> Interest will be charged to your account from the purchase date if the promotional purchase balance is not paid in full within the promotional period. Although interest will accrue at the standard rate applicable to your account, it will only be assessed and added to your account as a lump sum at the end of the promotional period if the promotional purchase balance is not paid in full by the expiration date shown on your statement. To avoid paying interest, be sure to pay your promotional purchase balance by the expiration date. 	<ul style="list-style-type: none"> Pay your promotional balance in full before the end of the promotional period to avoid interest. If you do not make a payment on time, you will be charged a late fee (see terms for details).
NO INTEREST (Equal Payments)**	<ul style="list-style-type: none"> The same equal payment amount is required monthly. The amount of the equal payment is calculated by dividing the purchase amount by the number of months in the promotional period. 	<ul style="list-style-type: none"> If payments are made on time, the purchase will be paid off by the end of the promotional period. 	<ul style="list-style-type: none"> No interest will be charged on the promotional purchase. 	<ul style="list-style-type: none"> You do not have to pay interest on this type of promotion. If you do not make a payment on time, you will be charged a late fee (see terms for details).
REDUCED INTEREST RATE (Fixed Payments)**	<ul style="list-style-type: none"> The same fixed payment amount is required monthly. The payment amount is calculated based on the amount of your purchase, taking into account the interest rate that applies to the purchase and the length of the promotional period. 	<ul style="list-style-type: none"> If payments are made on time, the purchase will be paid off at the end of the promotional period. 	<ul style="list-style-type: none"> The interest rate for the promotional purchase is specified in the advertising and will not change. 	<ul style="list-style-type: none"> Interest is charged from the purchase date and cannot be avoided. If you do not make a payment on time, you will be charged a late fee (see terms for details).

**See the attached Rates and Fees Table for the Annual Percentage Rate and Minimum Interest Charge that apply to the account.