

ALASKA COMMERCIAL COMPANY (AC) Equal Payment Plan & All Purpose Account Application

ACCOUNT NUMBER	LIMIT	APPROVED BY	DATE APPROVED	I am applying for <input type="checkbox"/> APA <input type="checkbox"/> EPP <small>CHECK APPLICABLE BOX.</small>	
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MR. <input type="checkbox"/> MISS <input type="checkbox"/>	FIRST NAME	INITIAL	LAST NAME	CO-APPLICANT/SPOUSE'S FIRST NAME	CO-APPLICANT/SPOUSE'S LAST NAME
Mrs. <input type="checkbox"/> MS. <input type="checkbox"/>					

HOME ADDRESS	APT. NO.	HOME PHONE NO.	CARD FOR SPOUSE YES NO
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CITY OR TOWN	STATE	ZIP CODE	HOW LONG Years Months
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OWN <input type="checkbox"/>	LIVE W/PARENTS <input type="checkbox"/>	AMOUNT \$ _____	MARRIED <input type="checkbox"/>	WIDOWED <input type="checkbox"/>	SEPARATED <input type="checkbox"/>	DATE OF BIRTH
RENT <input type="checkbox"/>	OTHER <input type="checkbox"/>	SINGLE <input type="checkbox"/>		DIVORCED <input type="checkbox"/>	OTHER <input type="checkbox"/>	M D Y

PREVIOUS ADDRESS (IF MOVED IN PAST 2 YEARS)	HOW LONG	SOCIAL SECURITY NO.
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EMPLOYER OR SOURCE OF INCOME	ADDRESS	HOW LONG Years Months
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POSITION	ANNUAL INCOME	Business Phone
	UNDER \$10,000 \$10,000 TO \$20,000 \$20,000 TO \$30,000 \$30,000 TO \$40,000 OVER \$40,000	

PREVIOUS EMPLOYER (if changed in past 2 years)	ADDRESS	POSITION	HOW LONG Years Months
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CO-APPLICANT/SPOUSE EMPLOYER	ADDRESS	Date of Birth	CO-APPLICANT/SPOUSE SOCIAL SECURITY NO.
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BANK	BRANCH ADDRESS
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LOANS OR FINANCE COMPANY REFERENCES	BRANCH ADDRESS
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CHECK OTHER CARDS YOU HOLD: AMERICAN EXPRESS <input type="checkbox"/> VISA <input type="checkbox"/> MASTER CARD <input type="checkbox"/> DISCOVER CARD <input type="checkbox"/> OTHER <input type="checkbox"/>	PREVIOUS AC ACCOUNT? YES <input type="checkbox"/> NO <input type="checkbox"/> <i>Under what name was your previous AC account?</i>
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PLEASE PROVIDE COMPLETE INFORMATION FOR PROMPT PROCESSING OF YOUR ACCOUNT

Name and address of your nearest relative *not* living with you

Which AC value center issued your previous account?

PREVIOUS AC ACCOUNT NUMBER (IF AVAILABLE)

I certify that the above information is correct and hereby apply for an AC credit card. I have read and retained the copy of the account agreement attached to this application and, if an account card is issued to me, agree to abide by the terms contained therein.

Parts and service may not be available at this location. It is the customer's responsibility to pay any and all freight expenses to the nearest service center for machine repairs. _____

I, the undersigned, authorize AC to make the usual credit inquiries at any time in connection with the credit hereby applied for and to disclose information of a credit nature to other creditors or reporting agencies

X _____ X _____
 Applicant's Signature Co-applicant/Spouse's Signature (if applicable) Date

RETAIN FOR YOUR RECORDS! ALL PURPOSE CHARGE ACCOUNT AGREEMENT WITH ALASKA COMMERCIAL COMPANY (AC)

In consideration of your selling to me on a credit charge basis, I agree to the following terms and conditions regarding this purchase. Ownership and right of property does not pass to the consumer and will remain with Alaska Commercial Company ("AC") until it is paid in full:

- 1) Payment. To pay the cash purchase price of all goods and services that are charged to this account within _____ months from the date of purchase. I agree to pay Service Charges on the previous balance at the beginning of each monthly billing period, less payments and credits for returned merchandise, computed at a Daily Periodic Rate of .065752% (equivalent to 24% Annual percentage Rate). Service Charges to be due and owing as soon as they are incurred.
- 2) Prepayment. I understand that I may at any time pay the total unpaid balance without penalty.
- 3) Default and Acceleration. I will be in default under this agreement if I am late in making any portion of any payment, or if I do not comply with any other requirements of this agreement. If I am in default, the full unpaid principal balance and accrued and unpaid interest charges shall become due at Alaska Commercial Company's option without AC advising me.
- 4) Collection costs. If I am in default I agree to pay all reasonable collection costs and in the event that the account is referred to an attorney for enforcement of collection, to pay reasonable attorney's fees and costs.
- 5) Irregular payments. AC may, but does not have to, accept late monthly payments or partial monthly payments without waiving any of its rights under this agreement.
- 6) Security interest. To protect AC, I give a security interest in the merchandise purchased under this agreement and /or property described as: _____
- 7) Buyers' warranties. I hereby warrant that the information given by me on this application is true and correct. I acknowledge that I have fully understood this agreement and its terms of payment and that is subject to the approval of the credit department of AC. AC is authorized to check my credit and employment history and to ask questions about their credit experiences with me. You may disclose to any other interested parties your experience with my (our) account.
- 8) Assignability. This contract may be assigned by AC at any time.

<ul style="list-style-type: none"> • MINIMUM PAYMENT SCHEDULE for EPP is as negotiated. EXAMPLES Credit Finance Charge Calculations
If the previous monthly balance is: \$100 \$200 \$600 \$1000 Finance charges for one billing period: \$1.97 \$3.95 \$11.85 \$19.73



YOUR BILLING RIGHTS – RETAIN THIS NOTICE FOR YOUR RECORDS

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Error or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 50 days after we sent you the first bill on which the problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number

The dollar amount of the suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong.

To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charge, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally has.

If we don't follow these rules, we can't collect the first \$50 of the authorized amount, even if your bill was correct.

Special Rules for Credit Card Purchases

If you have a problem with the quality of the property or service you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations to this right:

You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and

The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.