

Holiday Smart Savings Credit Card IMPORTANT RATE INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	12% to 20.4%. This APR varies by state. See <i>Interest Charges—State Information</i> below for details.
How to Avoid Paying Interest on Purchases	Your payment due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on your account if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

How We Will Calculate Your Balance: We use a method called “average daily balance (excluding new purchases)” for all accounts with billing addresses in MI, MN and MT. We use a method called “average daily balance (including new purchases)” for all accounts with billing addresses in AK, ID, ND, SD, WA, WI, and WY.

Interest Charges—State Information. The **APR** we use is based on your state of residence, as determined by your billing address. The **APR** for each state is shown in the table below:

STATE OF RESIDENCE	APR
ALASKA	12%
IDAHO	18%
MICHIGAN	20.4%
MINNESOTA	18%
MONTANA	18%
NO. DAKOTA	18%
SO. DAKOTA	20%
WASHINGTON	18%
WISCONSIN	18%
WYOMING	18%

Arbitration. The Card Member Agreement contains a binding arbitration provision. Except with limited exceptions as provided in the Card Member Agreement, and unless you opt out as provided in the Card Member Agreement, in the event of a dispute you and we will not have any right to a jury trial and you will not have the right to participate as part of a class of claimants relating to any dispute with us. Other rights available to you in court may also be unavailable in arbitration. You should read the arbitration provision in the Card Member Agreement carefully.

To obtain a copy of the current terms of our Card Member Agreement, call us at 1-800-745-7411, option 1 or write to us at Holiday Credit Department, PO Box 1216, Minneapolis, Minnesota 55440. You also may review our Card Member Agreement at www.holidaystationstores.com/SmartCard/Agreement.pdf.

Notice to Wisconsin Residents: No provision of a marital property agreement, unilateral statement or court decree adversely affects the interest of Holiday Stationstores, LLC unless, before credit is granted, Holiday Stationstores, LLC is furnished a copy of the

agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to Holiday Stationstores, LLC is incurred.