

**GE CAPITAL RETAIL BANK
Keep For Your Records
SECTION I: RATES AND FEES TABLE
CREDIT CARD ACCOUNT AGREEMENT**

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | 26.99% |
| Paying Interest | Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$2. |
| 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 . |

| Fees | |
|-------------------------|--|
| Transaction Fees | |
| • Activation | \$29 (one-time fee charged at time first purchase posts to account) |
| Penalty Fees | |
| • Late Payment | Up to \$35 |
| • Returned Payment | Up to \$35 |

How We Will Calculate Your Balance: We use a method called "daily balance". See your credit card account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card account agreement.

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| How We Calculate Interest | <p>1. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>2. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>3. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>4. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>5. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> |
| When We Charge Interest | <p>1. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>2. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>3. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>4. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>5. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> |
| How Interest is Applied | <p>1. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>2. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>3. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>4. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> <p>5. How do we calculate interest on the unpaid balance? We use a method called "daily balance".</p> |

SECTION II: RATES, FEES AND PAYMENT INFORMATION OF THE GE CAPITAL RETAIL BANK CREDIT CARD ACCOUNT AGREEMENT

How Interest Is Calculated

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| Your Interest Rate | We use a daily rate to calculate the interest on the balance on your account each day. The daily rate for purchases is the APR times 1/365. The daily rate for purchases is .07394% (APR 26.99%). Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law. |
| When We Charge Interest | We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below. <ul style="list-style-type: none">We will not charge you interest during a billing cycle on any non-promotional purchases if:<ol style="list-style-type: none">You had no balance at the start of the billing cycle; ORYou had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.We always charge interest on promotional purchases and their related fees from the date you make the purchase.We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to non-promotional purchases if:<ol style="list-style-type: none">You had no balance at the start of the previous billing cycle; ORYou had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle. |
| How We Calculate Interest | We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for more details on how this works. <ol style="list-style-type: none">How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Debt cancellation fees, if any, and late payment fees are treated as new purchases.How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle. We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases. |

How Fees Work

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| Late Payment Fee | We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to: <ol style="list-style-type: none">\$25, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles. OR <ol style="list-style-type: none">\$35, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles. The late payment fee will not be more than the total minimum payment that was due. |
| Activation Fee | We will charge this fee once at the time the first purchase posts to your account. |
| Returned Payment Fee | We will charge this fee if any check, other instrument, or electronic payment authorization you provide us in payment on your account, is not honored upon first presentment. We will charge this fee even if the check, instrument or electronic authorization is later honored. This fee is equal to: <ol style="list-style-type: none">\$25, if your payments have been honored in each of the prior six billing cycles. OR <ol style="list-style-type: none">\$35, if any payment has been dishonored upon first presentment in any one or more of the prior six billing cycles. The returned payment fee will not be more than the total minimum payment that was due. |

Minimum Payment Calculation

Your total minimum payment is calculated as follows.

The sum of:

- The greater of either:
 - \$35; or
 - 2.5% of your highest new balance (excluding any balance attributable to any special promotional purchase with a unique payment calculation) since such balance was zero; or
 - \$20 plus the interest and late payment fees charged in the current billing cycle plus on or after June 19, 2012, the returned payment fees charged in the current billing cycle; PLUS
- Any past due amounts; PLUS
- Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance.