

# ISPC REVOLVING CREDIT ACCOUNT DISCLOSURES

**THIS IS YOUR AGREEMENT. PLEASE READ IT AND KEEP IT FOR YOUR RECORDS.**

This ISPC Revolving Credit Account Agreement contains the terms and conditions of your ISPC Revolving Credit Account (called your "Account" in this Agreement). As used in this Agreement, the words "you" and "your" mean each person who applied for the Account and "we", "us" and "our" mean The Independent Savings Plan Company doing business as ISPC. This Agreement will be binding on both you and us if we approve your Application for an Account. You can use your Account to purchase goods, services, parts and repairs from participating ISPC retailers and directly from ISPC as well as cash advances up to the full amount of your credit limit. If more than one person signed the Application for your Account, each of you is responsible individually and together for all obligations and amounts due under this Agreement.

Mississippi, Nebraska, New Hampshire, North Dakota, Oregon, South Dakota, Utah, Wisconsin and Wyoming, and \$5 in Oklahoma and Virginia. Your monthly Account Maintenance Fee in Tennessee will be \$2.50 if your credit limit is more than \$1,250. In Florida, Georgia, North Carolina, South Carolina, and Texas your Account Maintenance Fee will be \$5 and will be charged if your Annual Percentage Rate is not higher than 15%. If you are charged an Account Maintenance Fee, you will receive a credit against it of the lesser of \$5 (\$3 in FL, GA, NC, SC, TX, VA) or the amount of the Account Maintenance Fee applicable to your Account in any month in which a preauthorized ISPC AutoPay payment is made. If you are charged an Account Maintenance Fee, you will receive a credit against your Account Maintenance Fee of the lesser of \$2 or the amount of your Account Maintenance Fee in any month in which you choose to receive your billing statement online at [www.theispc.com](http://www.theispc.com) rather than your billing statements being mailed to you.

## INTEREST RATES AND INTEREST CHARGES

<b>ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES</b>	<b>15% to 18%</b> . APR varies by state. See below disclosure for APR applicable to your Account.
<b>APR FOR CASH ADVANCES</b>	<b>15% to 18%</b> . APR varies by state. See below disclosure for APR applicable to your Account.
<b>PENALTY INTEREST</b>	<b>NONE</b>
<b>PAYING INTEREST</b>	There is no grace period before we charge interest, except if required by applicable state law. We will begin charging interest on your purchases and cash advances starting on the date we fund your transaction.
<b>MINIMUM INTEREST CHARGE</b>	<b>NONE</b>

**ANNUAL FEES:** After the first 12 billing cycles of your Account, we may charge you an Annual Fee of \$25 on your Account, except in Arkansas, California, Kentucky, Louisiana, Minnesota, Missouri, Montana, New Jersey, New Mexico, Nevada, New York and Tennessee and Texas. In Ohio and Illinois your Annual Fee will be \$20. In North Carolina your Annual Fee will be \$24. In Florida and Georgia you will be charged an Annual Fee of \$25 if your Annual Percentage Rate is not higher than 15%. If your Account is not in default at any time during the 12 billing cycles prior to the billing cycle in which the Annual Fee is charged to your Account, you will receive a credit for the amount of your Annual Fee.

**LATE CHARGES:** If we do not receive a payment from you in at least the amount of your minimum payment due by the Payment Due Date shown on your billing statement, we may charge you a Late Payment Fee according to the amounts shown below. Grace periods vary by state and your applicable grace period, if any, will also show on your billing statement. Late Payment Fees will not be charged until the expiration of your applicable grace period. No Late Payment Fees will be charged prior to the first day of the month following your Payment Due Date.

UT	Greater of \$30 or 5% of unpaid minimum payment
DE, GA, NE, OR, SD, WI	\$25
KS	Lesser of \$25 or 5% of the unpaid minimum payment
OK	Greater \$24 or 5% of the unpaid minimum payment
SC	Lesser of \$17.50 or 5% of the unpaid min. payment
WV	Lesser of \$15 or 5% of the unpaid minimum payment
TX	Lesser of \$30 or 5% of the unpaid minimum payment
CO, IA, LA	\$15
ID, KY, MI, MO, TN	Greater of \$15 or 5% of unpaid minimum payment
MT	Greater of \$15 or 5% of the unpaid minimum payment (but not to exceed \$50)
WY	Greater of \$10 or 5% of the unpaid min. payment
FL, ME, NJ	\$10
MN	Greater of \$7.80 or 5% of the unpaid min. payment
IN	\$5
OH	Greater of \$5 or 5% of unpaid minimum payment
MS	Greater of \$5 or 4% of the unpaid minimum payment
NC	\$10 (if outstanding balance \$100 or more)
WA, CA	10% of unpaid minimum payment
AZ, IL, NY, VA	5% of unpaid minimum payment
AR, NV, NM	No fee

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called "average daily balance (including new transactions)." See below in this Account Agreement for more details.

**BILLING RIGHTS:** Information on your rights to dispute transactions and how to exercise those rights is provided below in this Account Agreement.

**YOU PROMISE TO PAY:** You will owe us all amounts charged on the Account plus interest charges and the other charges as provided for in this Agreement. You promise to pay us for all amounts owed to us under this Agreement.

## FEES

<b>ACCOUNT MAINTENANCE FEE</b>	<b>\$0</b> for initial 12 months. <b>\$0</b> up to <b>\$7</b> per month ( <b>\$84</b> annually) each year after that. Account Maintenance Fees vary by state. See below disclosures for Account Maintenance Fee applicable to your Account.
<b>ANNUAL FEE</b>	<b>\$0</b> for first year. Up to <b>\$25</b> after that. Annual Fees vary by state. See below disclosures for Annual Fee applicable to your Account.
<b>CASH ADVANCE FEE</b>	Up to either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. Cash advance fees may vary by state. See below disclosures for cash advance fees applicable to your Account.
<b>TELEPHONE PAYMENT FEE</b>	Up to <b>\$10</b>
<b>PENALTY FEES:</b> Late Payment	Up to greater of 5% of payment or \$50. Late charges vary by state. See below disclosures for late charge applicable to your Account.
Returned Payment	Up to \$40. Returned Payment charges vary by state. See below disclosures for returned payment charge applicable to your Account.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

**RETURNED PAYMENT FEES:** If any check or electronic payment is returned unpaid, you will pay a Returned Payment Fee of:

SD, WA	\$40
OR	\$35
AR, FL, GA, KS, MN, MT, SC, TN, WY	\$30
AZ, CO, DE, IL, IN, KY, LA, ME, MI, MO, NE, NC, OK, WV, WI, CA	\$25
ID, IA, NJ, NY, OH, UT	\$20
MS, TX, VA	\$15
NV	\$10
NM	No Fee

**USE OF ACCOUNT:** You can use your Account to pay for your purchase of goods and services as well as cash advances on your Account as long as (1) you are not in default, (2) your financial condition has not materially or adversely changed, (3) we have not been provided information by third parties that indicates serious charge-offs or delinquencies on your accounts with other creditors, and (4) the transaction will not result in your credit limit being exceeded.

**CREDIT LIMIT:** We will tell you the amount of your credit limit. We may increase or decrease your Account credit limit at any time, at our sole discretion, without prior notice to you. Your current credit limit will be shown on your billing statement.

**CASH ADVANCES:** You may request a cash advance by either going to our secure website at [www.theISPC.com](http://www.theISPC.com) or calling us at 1-800-345-4772.

**ANNUAL PERCENTAGE RATES:** 18% for all states except 17% in Arkansas, 16% in Nebraska and 15% in North Carolina.

**ACCOUNT MAINTENANCE FEES:** After the first 12 billing cycles of your Account, a monthly Account Maintenance Fee of \$7 may be charged on your Account in Arizona, Delaware, Iowa, Idaho, Indiana, Kansas, Maine, Michigan,

CUSTOMER COPY

Requested cash advances will be funded by our either electronically depositing the cash advance into your designated bank account by an automated clearing house transfer (ACH) or sending you a check. Cash advances are subject to limitations on maximum amount and frequency.

**BILLING STATEMENT:** We will send you a billing statement each month that there is activity on your Account. Your billing statement will show pertinent information about your Account.

**PAYMENT:** You must pay at least the total minimum payment due on your account by 5:00 p.m. (Eastern Time) on the due date of each billing cycle. Payments received after 5:00 p.m. (Eastern Time) will be credited as of the next day. You may at any time pay your entire unpaid balance or pay more than the minimum payment due on your Account. This will reduce your interest charges. If your payment due date falls on a date that we do not receive or accept payments by mail (including weekends and holidays), then we will not treat the payment received the next business day as late. All payments must be drawn on U.S. dollars on deposit in the United States. Payments must be sent to us at the address designated on your billing statement.

**ISPC AUTOPAY:** You can choose to make your payments by using ISPC AutoPay. There is no charge for using ISPC AutoPay. You can sign up for ISPC AutoPay now by completing the attached ISPC AutoPay Authorization. You can also sign up for ISPC AutoPay at any time that your Account is in effect by going to ISPC's website at [www.theISPC.com](http://www.theISPC.com) or by contacting ISPC Customer Service at 1-800-345-4772. You can cancel your ISPC AutoPay Authorization at any time. If you use ISPC AutoPay, your Account Maintenance Fee may be reduced as explained above.

**INTEREST CHARGE RATES:** Interest is payable on your Account at the standard APR of 18%, which is equal to a daily periodic rate of .0493% (except: Arkansas APR of 17% and daily periodic rate of .0465%; Nebraska APR of 16% and daily periodic rate of .0438%; and North Carolina APR of 15% and daily periodic rate of .0411%) The standard APR and daily periodic rate on your account is the same for purchases and cash advances, although it may be different for purchases subject to special promotions.

In no event shall the amount of interest due or payable under this Agreement exceed the maximum rate of interest allowed by applicable law, as amended from time to time, and in the event any such payment includes any excess interest, then such excess sum shall be credited as a payment of principal in reduction of the balance due under your Account.

**INTEREST CHARGE CALCULATION:** We figure the amount of your interest by applying the applicable daily periodic rate to the average daily balance of your account. We then multiply the result by the number of days in the billing cycle. A separate daily balance is calculated for purchases, cash advances and balances subject to different APRs and special promotions.

To get the "average daily balance", we take the beginning balance of your account each day in the billing cycle, add any new purchases, cash advances and other debits (other than late fees, returned payment fees, monthly maintenance fees, annual fees and other fees) and subtract payments or credits. This gives us the daily balance. Purchases and cash advances are added to the daily balance as of the date we fund the transaction. Then, we add up the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Minimum Payment. Your minimum payment will be equal to the sum of:

1. The greater of: (a) \$35, (b) 2% of the highest balance on your Account since it was last zero, or (c) your entire New Balance shown on your billing statement, if it is \$35 or less; *PLUS*
2. Any Account Maintenance Fee; *PLUS*
3. Any amount past due.

Your minimum payment may be calculated differently to the extent a portion of your balance is subject to a special promotion.

**SPECIAL PROMOTION PLANS:** Special promotion plans may be available from time to time. The interest and payment terms will be described on the applicable charge slip accompanying this Agreement. All other terms are described within these disclosures. If an Account that includes one or more purchases subject to a special promotion plan becomes 60 days or more past due, then all special promotions shall terminate and the entire unpaid balance of the Account will be subject to the regular terms and conditions in this Agreement.

**ACCEPTING PAYMENT:** We can accept late or partial payments, as well as payments marked "paid in full" or with other restrictive endorsements, without losing any of our rights under this Agreement.

**CANCELLATION:** You may close your Account to future purchases at any time by notifying us in writing. We may close or suspend your Account to future purchases at any time without prior notice. Regardless of the expiration, closing or suspension of your Account, you remain responsible for paying the amount you owe us according to the terms of this Agreement.

**PAYMENT ALLOCATION:** We will apply your payments first to interest charges, then to any other fees with the remainder of your payment being applied to the unpaid balance of your Account. Any payment on the unpaid balance of your Account will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply payments in a different manner in certain situations, such as when your Account has a special promotion.

**CHANGE IN TERMS:** We may change the terms of this Agreement from time to time in the future as permitted by applicable law. We may add terms, remove terms or change existing terms, including the annual percentage rate. We will give you notice of any changed terms as required by applicable law.

**SECURITY INTEREST:** YOU GRANT US A PURCHASE MONEY SECURITY INTEREST IN ALL GOODS PURCHASED THROUGH YOUR ACCOUNT, AND ITS PROCEEDS, INCLUDING INSURANCE PROCEEDS (THE

"COLLATERAL"). OUR SECURITY INTEREST IN THE COLLATERAL CONTINUES UNTIL THE GOODS ARE PAID FOR. YOU AUTHORIZE US TO FILE OR RECORD (AND TO SIGN FOR YOU IF NECESSARY) ANY FINANCING STATEMENTS OR OTHER DOCUMENTS WE DEEM NECESSARY TO PERFECT AND PROTECT OUR SECURITY INTEREST IN THE COLLATERAL, INCLUDING A FIXTURE FILING UNDER THE UNIFORM COMMERCIAL CODE. **TO THE EXTENT THE COLLATERAL IS OR IN THE FUTURE MAY BE DEEMED TO BE A FIXTURE, OUR SECURITY INTEREST ONLY EXTENDS TO THE COLLATERAL. THIS MEANS THAT OUR SECURITY INTEREST IN THE COLLATERAL IS NOT, AND WILL NOT BE, A SECURITY INTEREST OR LIEN UPON YOUR DWELLING, WHERE THE COLLATERAL IS LOCATED.** YOU AGREE THAT YOU WILL NOT REMOVE OR RELOCATE THE COLLATERAL WITHOUT OUR PRIOR WRITTEN APPROVAL. YOU WILL BE RESPONSIBLE FOR ANY LOSS OR DAMAGE TO THE COLLATERAL OR YOUR DWELLING, WHERE THE COLLATERAL IS LOCATED, AS A RESULT OF YOUR REMOVAL OR RELOCATION OF THE COLLATERAL.

**NOTICE OF YOUR CHANGES:** You agree to give us prompt notice of any change in your name, mailing address or telephone number or place of employment. Until we receive notice of your new address, we may continue to send billing statements and other notices to the address you gave us on the Application for this Account.

**DEFAULT:** You agree that you will be in default if: (a) you fail to pay the minimum payment by the payment due date; (b) you fail to perform any of your other obligations provided in this Agreement; (c) you become bankrupt or insolvent; (d) you die or are declared incompetent; or (e) you provided us false or misleading information relating to your credit application or Account.

**REMEDIES:** You agree that upon your default, we may close your Account to future purchases and demand immediate payment of your entire Account balance, after giving you any notice and opportunity to cure the default required by applicable law. In addition, you agree that we shall have all the rights of a secured creditor under the Uniform Commercial Code and other applicable law with respect to your Collateral. You agree to pay any expenses incurred in connection with the enforcement of our remedies upon default, including, without limitation, (a) repossession, repair and collection costs, and (b) our reasonable attorney fees, arbitration and court costs and related fees to the extent permitted by applicable law.

**ELECTRONIC DISCLOSURE:** You agree that any notices and disclosures related to your Account can be delivered to you in printed form or by electronic means if you provided an electronic mail address to us when you applied for your Account or at a later date. Until we receive notice of a new electronic mail address, we may continue to send such notices and disclosures to the electronic mail address you most recently provided to us.

**YOUR TELEPHONE NUMBER; E-MAIL:** By providing us with a telephone number at the time you apply or any time after that, you authorize us to contact you regarding your Account at that number or any other telephone number associated with you. We can use any means of communication to contact you such as (but not limited to) calls placed to your cell, mobile or other telephone phone number associated with you or your account, using an automated dialing service, pre-recorded messages or text messages. Standard text messaging and/or calling charges may apply. We may also contact you by email using the email address that you provide to us.

**ERRORS IN CREDIT REPORTING INFORMATION:** We may report information about your Account to credit reporting agencies. If you believe we have reported inaccurate information about you to a credit reporting agency, please contact us by mail at ISPC, 1115 Gunn Highway, Suite 100, Odessa, FL 33556 or by fax at 813-403-5050 and identify the inaccurate information and tell us why you believe it is incorrect.

**GOVERNING LAW:** The law of the state you reside in that is listed on your Application for your Account will apply to this Account Agreement, even if you move to another state in the future. However, the law of the state in which any Collateral is located will apply to our rights in that Collateral, including recovery of that Collateral.

**ENTIRE AGREEMENT:** This is the entire Agreement between you and us and no oral changes can be made.

**ENFORCEABILITY:** If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

**DELAY IN ENFORCEMENT:** We can delay enforcing our rights under this Agreement without losing them.

**WAIVER:** We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

**ARBITRATION**  
PLEASE READ THESE PROVISIONS CAREFULLY. THEY PROVIDE THAT ANY DISPUTE, EXCEPT FOR DISPUTES INVOLVING DAMAGES OR EQUITABLE CLAIMS IN COURTS OF LIMITED JURISDICTION FOR AMOUNTS NOT EXCEEDING \$15,000 OR EXCLUDED CLAIMS (defined below), MUST BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL, AND THE RIGHT TO INITIATE OR PARTICIPATE IN A CLASS ACTION OR SIMILAR COLLECTIVE OR CONSOLIDATED PROCEEDINGS. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY, AND THE ARBITRATOR'S DECISION IS FINAL AND BINDING. ARBITRATION PROCEEDINGS ARE SIMPLER AND MORE LIMITED THAN COURT PROCEEDINGS.

**AGREEMENT TO ARBITRATE:** Any disputes, claims, or controversies arising out of or in any way related to this Agreement or the breach thereof, including any disputes, claims, or controversies related to the applicability, interpretation, validity, or enforcement of this Agreement to Arbitrate (the "Arbitration Agreement"), shall be resolved through mandatory, binding arbitration.



**EXCLUDED CLAIMS:** Despite this Arbitration Agreement, either party retains the right to seek relief for damages or equitable relief in a court of limited jurisdiction for amounts not exceeding \$15,000. Also excluded from arbitration are lawful self-help remedies we may exercise, such as repossession of collateral, as well as garnishment and/or replevin. You may assert any valid defenses to any Excluded Claims, but any claim or counterclaim, cross-claim, third-party claim, or other claim you may have for damages or equitable relief exceeding \$15,000 must be arbitrated. Any exercise of self-help or judicial remedies described in this section shall not be deemed a waiver of our right to arbitrate.

**INITIATING ARBITRATION:** In order to start arbitration, either party must first notify the other in writing that it wishes to arbitrate a dispute. This notification must briefly explain the dispute, specify the amount of money involved, and state what relief is being sought (the "Claim"). The Claim will then be referred to Judicial Arbitration and Mediation Services, Inc. (JAMS) ([www.jamsadr.com](http://www.jamsadr.com)), or the American Arbitration Association (AAA) ([www.adr.org](http://www.adr.org)), at the option of the party first electing arbitration. Claims also may be referred to another arbitration organization if you and we agree in writing, if either JAMS or AAA decline to process the arbitration proceeding, or in any other event to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (FAA). You and we agree that the FAA applies to this Arbitration Agreement and shall be interpreted in the broadest way the law will allow.

**PROHIBITION AND WAIVER OF CLASS ACTIONS AND CONSOLIDATED ACTIONS:** There shall be no right or ability for any claims or matters within the scope of this Agreement or this Arbitration Agreement to be arbitrated or litigated on a class-wide, consolidated, or collective basis, which prohibition and waiver extends to any actions brought for damages or equitable claims in a court of limited jurisdiction for amounts not exceeding \$15,000. Additionally, the claims of more than one person may not be arbitrated or litigated jointly or consolidated with any other individual's claims.

**ARBITRATION PROCEDURES:** This Arbitration Agreement is governed by the FAA. The Claim will be resolved pursuant to this Arbitration Agreement and the rules then in effect at AAA or JAMS, or the other selected organization's rules in effect when the claim is filed, except where those rules conflict with this Agreement.

Both you and we agree to the use of a single arbitrator, preferably through mutual agreement. If agreement cannot be reached on the selection of an arbitrator, you and we agree that the selection will be made by the arbitration organization being utilized. The arbitrator will apply the substantive law, statutes of limitation, and privileges deemed applicable to the dispute. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Except as described in the Prohibition and Waiver of Class Actions and Consolidated Actions, the arbitrator may award any relief otherwise available in court, except that the arbitrator will have no authority to award punitive, consequential, or any other damages beyond actual damages, except any minimum amounts as may be required by statute. The arbitration will be confidential, but you may notify any governmental authority of your claim, if you deem that appropriate. The arbitrator's award will be final and binding, except for any right of appeal provided under the FAA. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction.

For any arbitration hearing requested, it will be held at a location that is reasonably convenient to you and us, with due consideration of the parties' ability to travel and other pertinent circumstances. If you and we cannot agree on a location, the determination shall be made by the arbitration organization or arbitrator selected to resolve the dispute.

**ARBITRATION FEES, ATTORNEY'S FEES, AND COSTS:** You will be responsible for paying your share of any arbitration fees (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. The prevailing party shall be entitled to recover reasonable attorney's fees, with the arbitrator making the determination as to which party prevailed and what amount of attorney's fees is reasonable.

**SEVERABILITY:** This Arbitration Agreement will survive the termination of this Agreement. If any part or parts of this Arbitration Agreement are found to be invalid or unenforceable by a decision of a court or tribunal of competent jurisdiction, then such part or parts shall be of no force and effect and shall be severed, but the remainder of this Arbitration Agreement shall continue in full force and effect.

**FLORIDA ACTIONS AND ARBITRATIONS:** Attorney's Fees. For any Excluded Claims or for any arbitration commenced within the state of Florida, venue shall be proper only in Hillsborough or Pasco Counties. The prevailing party in any such action or arbitration shall be entitled to have their reasonable attorney's fees and costs paid by the other party.

**NOTICE TO SOUTH DAKOTA RESIDENTS:** Any improprieties in making this loan or loan practices may be referred to the South Dakota Division of Banking, South Dakota Department of Labor and Regulation, 1601 N. Harrison Avenue, Suite 1, Pierre, SD 57501, Phone: 605.773.3421

**NOTICE TO TEXAS RESIDENTS:** This contract is subject in whole or in part to Texas law which is enforced by the Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, TX 787054207. Phone (512) 479-1285 or (800) 538-1579. Contact the Commissioner relative to any inquiries or complaints.

#### Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

#### What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

ISPC  
Attention: Customer Service Department  
1115 Gunn Highway, Suite 100  
Odessa, FL 33556

You may also contact us on the Web: [www.theISPC.com](http://www.theISPC.com)

In your letter, give us the following information:

- **ACCOUNT INFORMATION:** Your name and account number.
- **DOLLAR AMOUNT:** The dollar amount of the suspected error.
- **DESCRIPTION OF PROBLEM:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

#### What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees.

We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

ISPC  
Attention: Customer Service Department  
1115 Gunn Highway, Suite 100  
Odessa, FL 33556

[contactus@theISPC.com](mailto:contactus@theISPC.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.