YARD CARD and YARD CARD PLUS CREDIT CARD ACCOUNT SALES MEMORANDUM

Acct # | | | | | | | | | | | | | | | | ACCT NAME: _____ Date | | / | | / | | | | |

Choose One of the Following Financing Options:

☐ **Standard Revolving**

Promotional Offers:

☐ **No Interest with an Equal Number of Payments:** During the ____ Month promotional offer period the minimum monthly payment is calculated by dividing the Purchase amount by the length of the promotional offer period. Interest will not accrue during promotional offer period. After the promotional offer period expires, interest will be charged at the APR for Purchases, on any remaining balance until paid in full. **Promotional Transaction Fee:** A Promotional Fee: of $_____ will be added to your account for this transaction.

☐ **Deferred Interest with Reduced Payments:** No Interest charges for/until (circle one) _____ . A minimum monthly payment is required during the promotional period equal to 1% of the new balance of the purchase. Interest charges accrue from the date of purchase until the end of the promotional period. Accrued interest charges are added to the Account if the original purchase amount and any applicable fees or charges are not paid in full by the expiration of the promotional offer period. After the promotional offer period expires, interest will be charged at the APR for Purchases on any remaining balance until paid in full and the minimum payment amount will revert to the standard payment requirement. **Promotional Transaction Fee:** A Promotional Fee of $_____ will be added to your account for this transaction.

☐ **No Interest with Reduced Payments:** No Interest charges for/until (circle one) _____. A minimum monthly payment is required during the promotional period equal to 1% of the new balance of the purchase. Interest will not accrue during promotional period. After the promotional period ends, interest will be charged at the APR for Purchases, on any remaining balance until paid in full and the minimum payment amount will revert to the standard payment requirement. **Promotional Transaction Fee:** A Promotional Fee of $____ will be added to your account for this transaction.

☐ **Promotional APR _____% with ___ Payments:** The Reduced APR will apply to the purchase for the ____ month promotional period. During the promotional period the minimum monthly payments are calculated by adding the principal payment amount, calculated by dividing the Purchase amount by the length of the promotional period, and the interest due for each billing cycle. The payment amount will vary each month. After the promotional period expires, interest will be charged at the higher APR for Purchases on any remaining balance until paid in full.

☐ **Deferred Interest with an Equal Number of Payments:** During the ____ Month promotional offer period the minimum monthly payment is calculated by dividing the Purchase amount by the length of the promotional offer period. Interest charges accrue from the date of purchase until the end of the promotional period. Accrued interest charges are added to the Account if the original purchase amount and any applicable fees or charges are not paid in full by the expiration of the promotional offer period. After the promotional offer period expires, interest will be charged at the APR for Purchases on any remaining balance until paid in full. **Promotional Transaction Fee:** A Promotional Fee of $____ will be added to your account for this transaction.

☐ **Promotional APR _____% Reduced Payments:** The Reduced APR and Reduced minimum monthly payments will apply to the purchase for the ____month promotional period. During the promotional period the minimum monthly payments are calculated by adding 1% of the Promotional Purchase balance and the interest due for the billing cycle based on the Promotional APR. The payment amount will vary each month. After the promotional period expires, interest will be charged at the higher APR for Purchases on any remaining balance until paid in full.

☐ **Promotional APR of _____% for ___ Months with Deferred Interest for the first ____ Months:** Interest is deferred for the first ____ months of the promotional period. Interest accrues at the Promotional APR during the deferred interest period and is added to the account balance if the purchase amount, including applicable fees and charges, is not paid in full by the end of the deferred interest period. The Promotional APR will apply to the purchase during the promotional period. A minimum monthly payment based on ____% of the balance is due each month. After the promotional offer period expires, interest will be charged at the APR for Purchases on any remaining balance until paid in full. **Promotional Transaction Fee:** A Promotional Fee of $_____ will be added to your account for this transaction.

☐ **Fixed 9.9%:** The APR on this purchase will be a fixed rate of 9.9%. **Promotional Transaction Fee:** A Promotional Fee of $ _____ will be added to your account for this transaction.

☐ **Promotional APR of ____% for _____ Months:** The Promotional APR will apply to the purchase during the promotional period. A minimum monthly payment based on ____% of the Purchase Amount is due each month. After the promotional offer period expires, interest will be charged at the APR for Purchases on any remaining balance until paid in full. **Promotional Transaction Fee:** A Promotional Fee of $_____ will be added to your account for this transaction

YEAR/SKU	BRAND	MODEL NO.	VIN/SERIAL NO.	PRODUCT DESCRIPTION	PRICE

Subtotal	
(+) Sales Tax	
Down Payment	
Trade In	
TOTAL	.

STORE NAME _____

I acknowledge and agree to the purchase of the goods and services described as shown herein in accordance with the terms of this Sales Memorandum and Cardholder Agreement applicable to the Account. I agree and acknowledge that the terms of any Promotional offer indicated herein apply to this purchase only. I understand and agree that if any required minimum payment is 60 days past due, the Bank will revoke the Promotional Offer. After revocation of a Promotional Offer, the APR applicable to the promotional balance will be the penalty APR. If I default under this Agreement, the Bank may increase the APR and/or revoke its consent to the deferral of any minimum payments due and/or deferral of any accrued interest charges.

AUTHORIZED SIGNATURE X _____

AUTH # | | | | | | | **PLAN #** | | | | | | **STORE #** | | | | | | | | |

YCD-SLMNA-RMI (0810)

WHITE COPY-TDRCS • YELLOW COPY-DEALER • PINK COPY-CARDHOLDER

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