

Annual Percentage rate	18.0%
Grace period to pay balance	25 days
Annual fee	None
Minimum finance charge	75¢
Late payment fee	\$15
Over-the-credit-line fee	\$15

Please read this Agreement carefully. The Agreement means this document, as supplemented from time to time by information on your application, any sales tickets, receipts and any other documents setting forth your obligations under your P.NEMIR account. You agree to all the terms of this Agreement by submitting an application for an account, signing an application for an account or if either you or an authorized user use the account in any way.

Information on Your Application

1. You state the information that you have given in your application is true and complete.
2. You authorize P.NEMIR to check your credit, work history, and report to credit bureaus and lawful recipients the performance of the account.

Credit Limit: Your account will have a credit limit set by us. We may increase or decrease your credit limit from time to time.

Returned Checks: If you pay by check and the check is returned unpaid for any reason to us, we may assess a returned check fee of up to \$25. Additionally you agree that any returned check or draft may be re-presented for payment at your bank at any time until final payment is made, and you agree to pay a service charge of up to \$5.00 for any instrument we prepare on your behalf for payment purposes.

Purchases: You authorize us to charge to your account all purchases that you, any members of your immediate family, any other person who resides with you, or anyone else authorized by you, make on your account.

Monthly Statement: We will send you a monthly statement for each account whenever there is a debit balance of \$0.76 or more.

Payments: You agree to pay the monthly payment required on or before the payment due date shown on your monthly statement. The payment due date will be at least 25 days after the closing date of your prior billing period. You can pay more than the required payment at any time.

Minimum Payment Required: The monthly minimum payment required is calculated by taking your "New Balance", dividing by four and rounding up to the nearest five dollars.

Finance Charge: If payment of the "New Balance" is not made within 25 days from the billing date of any monthly statement, you agree to pay a finance charge. Purchases become due at the end of the billing period in which they are made. We will figure the finance charge on your account by applying a daily periodic rate of .049315% (an annual percentage rate of 1.8%) to the outstanding charges due multiplied by the number of days in the billing cycle.

Acceleration of Payment: We may require payment at once of the entire outstanding balance of your account if you fail to make a required monthly payment when due. You also agree to pay all costs of collecting the account including attorney's fees and court costs, as allowed by law, if your account is referred to an outside agency or attorney for collection.

Late Payment Fee: We may add a late payment fee of up to \$15, when the minimum payment amount due is not paid by the payment due date.

Over-the-Credit-Line Fee: We may add a \$15 fee to the account for each billing period that the "New Balance" exceeds your credit line. We may add this fee even if we authorize the transaction that causes the New Balance to exceed your credit line.

Application of Payments: Payments made on any account are applied first to unpaid finance charges, then to late payment fees, over-credit-line fees, then to the cost of collection, returned check fees and similar charges. Next, payments are applied to the purchase price of merchandise in the order of purchase.

Assignment: We may sell or assign any part of your account to another creditor at any time and from time to time without further notice to you.

Changes in Terms: We reserve the right to change the terms of this Agreement. We will notify you at least 15 days before the effective date of the change or as required by law.

Arbitration: This Agreement provides that disputes are subject to binding arbitration, which replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceeding.

Notify Us In Case of Errors or Questions About Your Bill

Notify us promptly if you think your billing statement is wrong, or if you need more information about a transaction on your statement. If you have authorized us to pay your account automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment you must tell us at least three business days before the automatic payment is scheduled to occur.

Discount Offer: This offer excludes Wrangler products, fixed rentals, or sale merchandise. No rainchecks. Discount is only available for a charge purchase. One time only. Offer may not be combined with any other offer or discount.

**SAVE 10%
ON YOUR
FIRST DAY'S
PURCHASES!***

**Apply today
for your
P.NEMIR
DRY GOODS COMPANY
store charge
account.**

107 East Washington Avenue
Navasota, Texas 77868-3025
936/825-3369 voice and fax
service@PNemir.com • www.PNemir.com

Date _____

Name _____ Spouse's Name _____

Present Address _____ How Long
At This _____
Street City Zip Address?

Home Phone _____ Social Security _____
Cellular Phone _____ Number _____

E-Mail Address _____ Own Home Rent, Amount: \$ _____ Other

Please deliver my statement to above e-mail account. Date of Birth _____

Please enroll me in free automatic bill payment service. Check One. Married Unmarried Separated

Please provide home address for past three years. DL Number/State _____

Previous Address _____ How Long? _____

Previous Address _____ How Long? _____

Please provide record of employment for past three years.

Present Business
Employer _____ Phone _____ Position _____

Employer's Address _____ Present
Monthly Income _____

Former Employer _____

	<u>Name</u>	<u>Address</u>	<u>Currently Owing</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____

Your Bank _____ Checking _____ Savings _____

I understand that P.NEMIR Dry Goods Company uses credit bureau information to make decisions regarding the extension of credit, and requires a satisfactory credit score in order to open an account. I authorize P. NEMIR to check credit record and to report to credit bureaus and lawful recipients the performance of the account. I have read and agree to the Credit Agreement listed on the reverse side.

I certify that the above information is accurate and complete. X _____