UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF ALABAMA	**PROOF OF CLAIM**	
In re: **Allegro Law, LLC**	Chapter 7 Case Number: **10-30631**	

NOTE: See Reverse for List of Debtors/Case Numbers/ important details. This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☒ Check this box if you are the debtor or trustee in this case.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property

24639641013503

DUVERGER, FLORENCE
610 W YARMOUTH RD
WEST YARMOUTH, MA 02673

Creditor Telephone Number 508 398-6494

RECEIVED
OCT 18 2010
BMC GROUP

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Name and address where **payment** should be sent (if different from above):

Payment Telephone Number 508 398-6494

☐ Check this box to indicate that this claim amends a previously filed claim.

Claim Number (if known):

Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ _____

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM: Credit Card Dept - Chase (See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6102

3a. Debtor may have scheduled account as: _____

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☒ Other Credit Cards

Value of Property: $ _____ Annual Interest Rate: _____ %

Secured Claim Amount: $ _____ **DO NOT** include the priority portion of your claim here.

Unsecured Claim Amount: $ 2,342.59

Amount of arrearage and other charges as of time case filed included in secured claim, if any: $ _____ Basis for Perfection: _____

5. PRIORITY CLAIM

☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: $ _____ Include **ONLY** the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (____).

** Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See instruction 7 and definition of "redacted" on reverse side.) If the documents are not available, please explain.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) Deadline for filing proof of claims is November 29, 2010.

THIS SPACE FOR COURT USE ONLY

Allegro Law
00001911

BY MAIL TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

BY HAND OR OVERNIGHT DELIVERY TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

DATE 10/14/2010

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Florence DuVerger Florence DuVerger

Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

INSTRUCTIONS FOR PROOF OF CLAIM FORM - DEADLINE NOVEMBER 29, 2010

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:
Fill in the name of the federal judicial district where the bankruptcy case was filed (for example Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

Debtor Name	Case No
Allegro Law, LLC	10-30631

Creditor's Name and Address:
Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:
Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).
If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:
An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:
Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d).
Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:
The person filing this proof of claim **must** sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy
Return claim form and attachments, if any. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM
A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM
A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim Examples of liens on property include a mortgage on real estate or a security interest in a car.
A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM
If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Redacted
A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim
Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

HSBC GOLD MASTERCARD
FLORENCE C DUVERGER

HSBC Gold MasterCard Account Statement
Account Number 5406-3300-0143-8373
From July 11, 2010 to August 11, 2010

Summary of Account Activity

Previous Balance		$713.76
Payments	-	$0.00
Other Credits	-	$0.00
Purchases/Debits	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Past Due Amount		$31.88
Fees Charged	+	**$0.00**
Interest Charged	+	**$5.48**
New Balance		$719.24
Credit Limit		$1,200.00
Credit Available		$0.00
Cash Limit†		$300.00
Cash Available		$0.00
Statement Closing Date		August 11, 2010
Days in Billing Cycle		31

†Cash Limit is a portion of Total Credit Limit.

Payment Information

New Balance	$719.24
Minimum Payment Due	$47.82
Payment Due Date	September 5, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $0.00 late fee and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	4 Years	$865
$23	3 Years	$823 *(Savings = $42)*

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service	1-800-660-7332
Lost or Stolen Card	1-800-660-1805
Outside USA Collect	1-757-523-3880
TDD/Hearing Impaired	1-800-395-9020

Payment Address: HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
Billing Inquiries: HSBC Card Services, PO Box 81622, Salinas, CA 93912-1622
Manage Your account online at www.hsbccreditcard.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-395-0500.

Transactions

Fees

Trans Date	Post Date	Description of Fees	Reference Number	Amount

Interest Charged

Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	$1.81
INTEREST CHARGE ON PURCHASES	$3.67
INTEREST CHARGE ON BALANCE TRANSFERS	$0.00
Total Interest For This Period	$5.48

2010 Totals Year to Date	
Total fees charged in 2010	$0.00
Total interest charged in 2010	$33.25

Detach and return bottom portion with your payment. 080375 5 E 10 0000000300 G STMT36 D 8 1248 HMS1 See reverse side for important information

HSBC

Account Number: 5406-3300-0143-8373

00001464 NNNNNN7NNNNN 01/02

NOTIFICATION OF DISPUTED ITEMS

If you believe any portion of this billing statement is in error, please complete, sign and return this form to the written inquiries address shown on the front of this billing statement. For faster service, you may also complete the billing dispute form online at the web address provided on the front of the billing statement. If your card has been lost/stolen or you have not received it, do not use this form; instead, call Customer Service immediately. Please print in blue or black ink. Do not mail this form in with your payment.

NAME (PLEASE PRINT) _____

SIGNATURE _____

DATE _____

ACCOUNT # _____

REFERENCE NUMBER _____

MERCHANT _____ AMOUNT OF DISPUTE $ _____

I have examined the charges made to my account and am disputing an item for the following reason:

☐ **1. I have not received any service(s) from the above-referenced merchant. Please provide any invoice(s) or contract(s) that indicate(s) what you were to receive.**

☐ **2. I have cancelled the above transaction with the merchant on _____ (mm/dd/yy). I continue to be billed.**

☐ **3. Merchandise shipped to me arrived damaged and/or defective on Please specify date _____ (mm/dd/yy). I attempted to return the goods and resolve my dispute with the merchant. The merchant's response was _____ How damaged or defective? _____**

☐ **4. Merchandise received was 'not as described' by the merchant. I have attempted to return the goods and resolve my dispute with the merchant. The merchant's response was _____ I was told I would receive _____ I actually received _____**

☐ **5. I have returned above-referenced merchandise on _____ (mm/dd/yy) because _____ If available, please provide proof of return.**

☐ **6. Neither I nor any person authorized to use my card made the charge listed above. In addition, neither I nor anyone else authorized by me received the goods or services represented by this transaction.**

☐ **7. I have been billed twice for the same transaction. The first charge is reflected on my _____ billing statement and the second charge is reflected on my _____ billing statement. If the transactions do not have the same transaction date and dollar amount, please select option 6 above.**

☐ **8. Other – attach a letter describing your dispute. Please include the following:**
A. Your name and account number
B. Dollar amount of your dispute
C. Details of your dispute

Note: You may write us or use this form or a copy. If you use this form, you may wish to record the information on the attached billing statement for your records.

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us on a separate sheet of paper or use the attached Notification of Disputed Item form, at the billing inquiries address on the front of this billing statement.

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.

You must notify us of any potential errors *in writing*. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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* at the billing inquiries address on the front of this billing statement.

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.

How to Avoid Paying Interest on Purchases (Grace Periods on Credit Card Purchases): Periodic Interest Charges begin to accrue on the date of the transaction and continue to accrue until your balance is paid in full. However, if you pay your entire New Balance shown by the Payment Due Date in the previous month, you can pay your current month's New Balance by the Payment Due Date without being assessed an Interest Charge on your purchases.

Paying Interest on Other Transactions (No Grace Period on other transactions): There is no Grace Period for other transactions including cash advances, balance transfers, and credit card checks. Periodic Interest Charges begin to accrue on the date of the transaction, and continue to accrue until payment in full is credited to your Account.

How We Calculate Interest Charges: We calculate the periodic Interest Charge on your Account by multiplying the applicable Daily Periodic Rate by the Average Daily Balance for each category of transactions shown on your billing statement (e.g., purchases, balance transfers, cash advances); the results are then multiplied by the number of days in the billing cycle. You can determine your Daily Periodic Rate by dividing the APR by 365.

Determining the Daily Balance: We take the beginning balance for each category of transactions each day, add any new transactions, any previous day's periodic Interest Charges, any assessed fees and charges, and subtract any payments and/or credits. If your Account is subject to a grace period during the billing cycle, payments made during that cycle will be subtracted from all Daily Balances in the current cycle. If a transaction for a returned payment or a dispute resolved in our favor posts after the beginning of the billing cycle, the applicable Daily Balance(s) and any related Interest Charge calculations will be adjusted retroactively to include the transaction amount as of the date of the original transaction.

Calculating the Balance Subject to Interest Rate: For each transaction category, we add all the Daily Balances for the billing cycle together and divide the total by the number of days in the billing cycle. This is the Average Daily Balance (including new purchases) method.

Annual Percentage Rate: If your Account has a variable rate, your Annual Percentage Rate may vary. For each billing cycle, variable APRs are calculated by adding a specified amount ("Spread") to the U.S. prime rate published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month ("Prime Rate"). If the Prime Rate changes, the new APRs will take effect on the first day of your billing cycle beginning in the next month.

Penalty APR: Your APRs may increase to the Penalty APR if you fail to make a minimum payment to us when due. If your Account becomes subject to the Penalty APR, we will provide advance notice before the new Penalty APR goes into effect. If you make the next six consecutive minimum payments once the Penalty APR goes into effect, your rates will return to the non-penalty APRs applicable to your Account. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your Account indefinitely.

Foreign Transaction Fee: A 3% Foreign Transaction Fee will be assessed on the U.S. dollar amount on transactions made in a foreign currency.

Card Renewal Annual Fee: If an annual fee applies to your Account, you may avoid paying the renewal Annual Fee (if applicable) on your Account, if you cancel your Account by writing to us at the inquiry address shown on the front of this billing statement and pay the balance in full within 30 days from the Statement Closing Date listed on billing statement, on which you were billed the renewal Annual Fee. If your Annual Fee is billed periodically (i.e. monthly), you may avoid paying the most recent periodic fee by complying with the above instructions.

About Your Payment: You agree to pay at least the Minimum Payment Due in time to be credited to your Account as of the Payment Due Date. You may pay more than the Minimum Payment Due, and you may pay the entire New Balance at any time.

Payments should be mailed with a single coupon to the payment address shown on the front of this billing statement. Payments must be made by a single check or money order payable in U.S. dollars and drawn on a U.S. institution. Payments may also be made using our optional payment by phone or online services using the phone number or Web address listed on the front of this billing statement. Payments received on any day at the payment address shown on the front by 5:00 p.m. in the time zone of such payment address will be credited to your Account as of the date of receipt. Payments submitted by phone or online by 5:00 p.m. Pacific Time will be credited to your Account as of the date of receipt. All payments received after 5:00 p.m. of the time zone indicated will be credited the next day. A processing fee may apply to agent assisted phone payments. Crediting payments to your Account may be delayed up to five days if the payment is not made as described above, or, is not mailed to and received at the address provided for remittance; is not accompanied by the payment coupon; is received in an envelope other than the envelope provided for remittance; is stapled, folded, or paper clipped; or includes multiple payment coupons or checks. Requests for credit balance refunds should be mailed to the inquiry address shown on the front of your billing statement.

By sending us a check for payment on your Account, you authorize us to make a one time electronic funds transfer (EFT) from your bank account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want your checks to be converted to an EFT, please call customer service at the phone number on the back of your card.

Payment by Phone: When you use our optional payment by phone service, you authorize us to initiate an electronic funds transfer from your designated bank account or to process the payment as a check transaction. You must authorize the amount and timing of each payment. Please retain this authorization for your records.

Hearing Impaired: If you are hearing impaired, call Telecommunications Devices for the Deaf (TDD/ TTY) at the phone number listed on the front of this billing statement.

Negative Credit Bureau Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If any specific information related to your Account, transactions or credit experience with us is inaccurate, you may notify us and request us to correct the inaccurate information (after confirmation of the alleged error) reported to any credit reporting agency by writing to us at P.O. Box 5253, Carol Stream, IL 60197-5253.

Debt Collection: We are required by law, if applicable, to notify you that we are attempting to collect a debt, and any information obtained will be used for that purpose.

REWARDS: If applicable, please refer to the Rewards Program Rules for information.

© 2010 Card Services Inc.

STMT49E (03/10)

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
SHELL
PO BOX 6406, SIOUX FALLS, SD 57117

Customer Service:
shellcreditcard.accountonline.com
Account Inquiries:
1-800-932-6728

Account Number: 70 337 5095 6

Summary of Account Activity

Previous Balance	$91.17
Payments	-$0.00
Other Credits	-$0.00
Purchases	+$0.00
Cash Advances	+$0.00
Fees Charged	**+$2.00**
Interest Charged	**+$0.00**
New Balance	$93.17
Past Due Amount	$46.00

Credit Limit	$0.00
Available Credit	$0.00
Statement Closing Date	07/25/2010
Next Statement Closing Date	08/25/2010
Days in Billing Cycle	31

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	$93.17
Minimum Payment Due	$56.00
Payment Due Date	August 21, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $0.00 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 months	$95

If you would like information about credit counseling services, call 1-877-337-8188.

Oversight in putting your payment in the mail? Call 1-800-932-6728 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

Information for Massachusetts Residents:
You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only (10) days unless you provide written confirmation to our office.

Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records

Make Checks Payable to:
SHELL

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
70 337 5095 6	August 21, 2010	$93.17	$46.00	$56.00	$

SAVE STAMPS, TIME... AND TREES! Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

008 0070707033750956 0009317 0005600 0002600 1619

KBAVSH1 2 7/25/10 913 38

FLORENCE CDUVERGER
610 W YARMOUTH RD
WEST YARMOUTH, MA 02673-1450

SHELL
PROCESSING CENTER
DES MOINES IA 50359-0001

Print address changes above in blue or black ink.

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion, that balance is excluded, except for a deferred interest or 0% APR balance in a billing cycle in which the promotion expires before the payment due date, (the "excluded promotional balances") from the amount you must pay in full to get a grace period except for any separately required payment on that balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than $2.00.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

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. You must notify us of any potential errors in writing. 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.

While we investigate whether or not there has been an error, the following are true:
- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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 at the Billing Errors address shown on the front.

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.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:
- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge $5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.
- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged $14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

MERRICK BANK
MEMBER FDIC

Statement Date: 07/19/10
Account Number: 4120 6130 7421 1795

VISA

New Balance	Past Due Amount	Minimum Amt. Due	Payment Due Date	Write In Amount Of Payment Enclosed
$634.95	$88.00	$110.00	08/13/10	$.

MasterCard

☐ New Address or email? Print on back.

Send Payments to:

MERRICK BANK
P.O. BOX 5721
HICKSVILLE, NY 11802-5721

FLORENCE C DUVERGER
610 W YARMOUTH RD
WEST YARMOUTH MA 02673-1450

35

41206130742117950001100000063495 9

To make a payment by mail, insert the top portion in the enclosed envelope. Be sure the mailing address shows through the envelope window.

MERRICK ACCOUNT SUMMARY

An amount with a minus sign (-) is a credit unless otherwise indicated.

Account Number 4120 6130 7421 1795
Billing Cycle Closing Date 07/19/10

Summary of Account Activity

Previous Balance		$631.74
Payments	-	$0.00
Other Credits	-	$0.00
Purchases	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	**$0.00**
Interest Charged	+	**$3.21**
New Balance		$634.95
Past Due Amount		$88.00
Credit Limit		$750.00
Available Credit		None
Days in Billing Cycle		31

Payment Information

New Balance	$634.95
Minimum Payment Due	$110.00
Payment Due Date	08/13/10

Minimum Payment Warning:
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	$674

If you would like information about credit counseling services, call 1-866-853-2227.

Transactions, Payments and Credits

Trans Date	Post Date	Item Description	Amount
		Fees	
		TOTAL FEES FOR THIS PERIOD	**0.00**
		Interest Charged	
07/19	07/19	Interest Charge on Purchases	3.21
07/19	07/19	Interest Charge on Cash Advances	0.00
		TOTAL INTEREST FOR THIS PERIOD	**3.21**

2010 Totals Year-to-Date

Total fees charged in 2010	$0.00
Total interest charged in 2010	$22.34

To ensure quality service, phone calls may be randomly selected for monitoring or recording.

Send inquiries and court notices to: P.O. BOX 9201 OLD BETHPAGE, NY 11804 LOST/STOLEN 877-727-6881
For Customer Service call: 800-253-2322 , outside U.S. call: 1-516-224-1762
FOR ONLINE ACCOUNT ACCESS GO TO *WWW.MERRICKBANK.COM*

See "Error Resolution Notice" on Reverse

If your address, home or work phone number, or email address has changed, please complete the form below with your new information.

Enter Billing Change of Address Information Here:

Address Line 1 (If changing to a PO Box, please provide a physical address, in the space provided on the right, for our records)

Address Line 2

City State Zip Code

( ) ( )
Home Phone Work Phone

Email Address

PHYSICAL ADDRESS:

Street Address

City State Zip Code

Changes will be made to your account within 48 hours of our receipt of the form. If you have any questions about your account, you can contact Customer Service 1-800-253-2322.

Thank you for choosing Merrick Bank!

INFORMATION ON PURCHASES AND CASH ADVANCES: If the New Balance is a credit balance, it will be applied to future amounts you owe us or refunded to you within 7 days after receipt of your written request for a refund. Send your refund requests to the address for receiving inquiries about your Account appearing on the front of this billing statement.

You must make the required Minimum Payment Due on your Account by the Payment Due Date to avoid delinquency. YOU MAY PAY YOUR TOTAL INDEBTEDNESS AT ANY TIME.

Paying Interest: You will not be assessed a periodic interest charge on new Purchases or Purchase Fees in the billing cycle in which they are posted to your Account if you pay the entire new Balance, if any, shown on the periodic statement within 25 days from the Billing Cycle Closing Date.

ANNUAL PERCENTAGE RATE ("APR"): Your Account has a fixed Annual Percentage Rate ("APR") as shown on the front of this billing statement.

Telecommunication Device for the Deaf: For any questions or other communications about your Account, please provide your relay service representative our TDD # 1-800-253-4563.

NEW YORK RESIDENTS: You may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods.

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

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

Merrick Bank

P.O. Box 9201 Old Bethpage NY 11804

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 may contact customer service at 1-800-253-2322 to obtain further information on calculation of Balance Subject to Interest Rate.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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 at:

Merrick Bank

P.O. Box 9201 Old Bethpage NY 11804

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.

Transaction Fee for Purchases and Cash Advances made in Foreign Currencies: For each Purchase or Cash Advance made in a foreign currency, we add an additional INTEREST CHARGE of 2% of the amount of the Purchase or Cash Advance after its conversion into U.S. Dollars.

Notice to Customers Making Payment by Check: If you send us a check, it may be converted into an electronic funds transfer (EFT). This means that we may take information from your check (including, for example, your bank routing number, checking account number, and check number) to initiate an EFT from your checking account in the amount of your check, instead of submitting your check for processing and payment. With electronic check conversion, you will not receive your cancelled check back, but your checking account statement should show you the EFT we initiated using information on your check. Funds may be debited faster from your checking account (often within 24 hours) with electronic check conversion, than if we submit your check for processing and payment. If we are unable to process the EFT (for example, for technical reasons), we may submit either your original check or a copy of your original check to your bank for payment and processing.

If you have further questions regarding this process, please call the customer service number provided on the front of this statement. If, at any time, you do not wish to participate in Merrick Bank's check conversion program, please send a written request to remove you from this program to Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9002. We may take up to 30 days after we receive your written request to process it. Any checks we receive from you during that period that are to be converted into an EFT may not be covered by your written request.

Note: When using this form, you may want to record the information on the reverse side for your own records. A copy of this form is also acceptable.

BILLING INQUIRY INVESTIGATION FORM

If you have a transaction appearing on your statement that you believe is an error, please complete and return this form to: P.O. Box 9201, Old Bethpage, NY 11804 ATTN: Dispute Department. If you provide [illegible] we sent you the first statement on which the alleged error appears, your rights will be preserved under the Fair Credit Billing Act. Please print in blue or black

HSBC MASTERCARD
FLORENCE C DUVERGER

HSBC MasterCard Account Statement
Account Number 5407-9150-1954-1777
From July 11, 2010 to August 11, 2010

Summary of Account Activity		
Previous Balance		$100.71
Payments	-	$0.00
Other Credits	-	$0.00
Purchases/Debits	+	$0.00
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Past Due Amount		$30.00
Fees Charged	+	**$0.00**
Interest Charged	+	**$0.77**
New Balance		$101.48
Credit Limit		$500.00
Credit Available		$0.00
Cash Limit†		$500.00
Cash Available		$0.00
Statement Closing Date		August 11, 2010
Days in Billing Cycle		31

†Cash Limit is a portion of Total Credit Limit.

Payment Information	
New Balance	$101.48
Minimum Payment Due	$45.00
Payment Due Date	September 5, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $0.00 late fee and your APRs may be increased to the Penalty APR of 24.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	5 Months	$103

If you would like information about credit counseling services call in 1-866-569-2227.

Questions?

24-Hour Automated Account Information	1-800-216-1013
Español	1-800-950-3390
Lost or Stolen Card	1-800-366-7817
Outside USA Collect	1-503-245-9280
TDD/Hearing Impaired	1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
Billing Inquiries: HSBC Card Services, PO Box 80084, Salinas, CA 93912-0084
Manage Your account online at www.hsbccreditcard.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-434-4954.

Transactions

Fees

Trans Date	Post Date	Description of Fees	Reference Number	Amount

Interest Charged

Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	$0.00
INTEREST CHARGE ON PURCHASES	$0.77
INTEREST CHARGE ON BALANCE TRANSFERS	$0.00
Total Interest For This Period	$0.77

2010 Totals Year to Date	
Total fees charged in 2010	$29.00
Total interest charged in 2010	$5.19

Detach and return bottom portion with your payment

110242 5 E 10 0000000500 G STMT36 D G 1249 HAS1

See reverse side for important information

HSBC

Account Number: 5407-9150-1954-1777
New Balance: $101.48

00001465 NNNNNNNNNNN 01/02

NOTIFICATION OF DISPUTED ITEMS

If you believe any portion of this billing statement is in error, please complete, sign and return this form to the written inquiries address shown on the front of this billing statement. For faster service, you may also complete the billing dispute form online at the web address provided on the front of the billing statement. If your card has been lost/stolen or you have not received it, do not use this form; instead, call Customer Service immediately. Please print in blue or black ink. Do not mail this form in with your payment.

NAME (PLEASE PRINT) _____

SIGNATURE _____

DATE _____

ACCOUNT # _____

REFERENCE NUMBER _____

MERCHANT _____ AMOUNT OF DISPUTE $ _____

I have examined the charges made to my account and am disputing an item for the following reason:

☐ **1. I have not received any service(s) from the above-referenced merchant. Please provide any invoice(s) or contract(s) that indicate(s) what you were to receive.**

☐ **2. I have cancelled the above transaction with the merchant on _____(mm/dd/yy). I continue to be billed.**

☐ **3. Merchandise shipped to me arrived damaged and/or defective on Please specify date_____ (mm/dd/yy). I attempted to return the goods and resolve my dispute with the merchant. The merchant's response was _____ How damaged or defective?_____**

☐ **4. Merchandise received was 'not as described' by the merchant. I have attempted to return the goods and resolve my dispute with the merchant. The merchant's response was _____ I was told I would receive_____ I actually received _____**

☐ **5. I have returned above-referenced merchandise on_____ (mm/dd/yy) because _____ If available, please provide proof of return.**

☐ **6. Neither I nor any person authorized to use my card made the charge listed above. In addition, neither I nor anyone else authorized by me received the goods or services represented by this transaction.**

☐ **7. I have been billed twice for the same transaction. The first charge is reflected on my_____ billing statement and the second charge is reflected on my_____ billing statement. If the transactions do not have the same transaction date and dollar amount, please select option 6 above.**

☐ **8. Other – attach a letter describing your dispute. Please include the following:**
A. Your name and account number
B. Dollar amount of your dispute
C. Details of your dispute

Note: You may write us or use this form or a copy. If you use this form, you may wish to record the information on the attached billing statement for your records.

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us on a separate sheet of paper or use the attached Notification of Disputed Item form, at the billing inquiries address on the front of this billing statement.

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.

You must notify us of any potential errors *in writing.* 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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* at the billing inquiries address on the front of this billing statement.

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.

How to Avoid Paying Interest on Purchases (Grace Periods on Credit Card Purchases): Periodic Interest Charges begin to accrue on the date of the transaction and continue to accrue until your balance is paid in full. However, if you pay your entire New Balance shown by the Payment Due Date in the previous month, you can pay your current month's New Balance by the Payment Due Date without being assessed an Interest Charge on your purchases.

Paying Interest on Other Transactions (No Grace Period on other transactions): There is no Grace Period for other transactions including cash advances, balance transfers, and credit card checks. Periodic Interest Charges begin to accrue on the date of the transaction, and continue to accrue until payment in full is credited to your Account.

How We Calculate Interest Charges: We calculate the periodic Interest Charge on your Account by multiplying the applicable Daily Periodic Rate by the Average Daily Balance for each category of transactions shown on your billing statement (e.g., purchases, balance transfers, cash advances); the results are then multiplied by the number of days in the billing cycle. You can determine your Daily Periodic Rate by dividing the APR by 365.

Determining the Daily Balance: We take the beginning balance for each category of transactions each day, add any new transactions, any previous day's periodic Interest Charges, any assessed fees and charges, and subtract any payments and/or credits. If your Account is subject to a grace period during the billing cycle, payments made during that cycle will be subtracted from all Daily Balances in the current cycle. If a transaction for a returned payment or a dispute resolved in our favor posts after the beginning of the billing cycle, the applicable Daily Balance(s) and any related Interest Charge calculations will be adjusted retroactively to include the transaction amount as of the date of the original transaction.

Calculating the Balance Subject to Interest Rate: For each transaction category, we add all the Daily Balances for the billing cycle together and divide the total by the number of days in the billing cycle. This is the Average Daily Balance (including new purchases) method.

Annual Percentage Rate: If your Account has a variable rate, your Annual Percentage Rate may vary. For each billing cycle, variable APRs are calculated by adding a specified amount ("Spread") to the U.S. prime rate published in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month ("Prime Rate"). If the Prime Rate changes, the new APRs will take effect on the first day of your billing cycle beginning in the next month.

Penalty APR: Your APRs may increase to the Penalty APR if you fail to make a minimum payment to us when due. If your Account becomes subject to the Penalty APR, we will provide advance notice before the new Penalty APR goes into effect. If you make the next six consecutive minimum payments once the Penalty APR goes into effect, your rates will return to the non-penalty APRs applicable to your Account. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your Account indefinitely.

Foreign Transaction Fee: A 3% Foreign Transaction Fee will be assessed on the U.S. dollar amount on transactions made in a foreign currency.

Card Renewal Annual Fee: If an annual fee applies to your Account, you may avoid paying the renewal Annual Fee (if applicable) on your Account, if you cancel your Account by writing to us at the inquiry address shown on the front of this billing statement and pay the balance in full within 30 days from the Statement Closing Date listed on billing statement, on which you were billed the renewal Annual Fee. If your Annual Fee is billed periodically (i.e. monthly), you may avoid paying the most recent periodic fee by complying with the above instructions.

About Your Payment: You agree to pay at least the Minimum Payment Due in time to be credited to your Account as of the Payment Due Date. You may pay more than the Minimum Payment Due, and you may pay the entire New Balance at any time.

Payments should be mailed with a single coupon to the payment address shown on the front of this billing statement. Payments must be made by a single check or money order payable in U.S. dollars and drawn on a U.S. Institution. Payments may also be made using our optional payment by phone or online services using the phone number or Web address listed on the front of this billing statement. Payments received on any day at the payment address shown on the front by 5:00 p.m. in the time zone of such payment address will be credited to your Account as of the date of receipt. Payments submitted by phone or online by 5:00 p.m. Pacific Time will be credited to your Account as of the date of receipt. All payments received after 5:00 p.m. of the time zone indicated will be credited the next day. A processing fee may apply to agent assisted phone payments. Crediting payments to your Account may be delayed up to five days if the payment is not made as described above, or, is not mailed to and received at the address provided for remittance; is not accompanied by the payment coupon; is received in an envelope other than the envelope provided for remittance; is stapled, folded, or paper clipped; or includes multiple payment coupons or checks. Requests for credit balance refunds should be mailed to the inquiry address shown on the front of your billing statement.

By sending us a check for payment on your Account, you authorize us to make a one time electronic funds transfer (EFT) from your bank account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want your checks to be converted to an EFT, please call customer service at the phone number on the back of your card.

Payment by Phone: When you use our optional payment by phone service, you authorize us to initiate an electronic funds transfer from your designated bank account or to process the payment as a check transaction. You must authorize the amount and timing of each payment. Please retain this authorization for your records.

Hearing Impaired: If you are hearing impaired, call Telecommunications Devices for the Deaf (TDD/ TTY) at the phone number listed on the front of this billing statement.

Negative Credit Bureau Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If any specific information related to your Account, transactions or credit experience with us is inaccurate, you may notify us and request us to correct the inaccurate information (after confirmation of the alleged error) reported to any credit reporting agency by writing to us at P.O. Box 5253, Carol Stream, IL 60197-5253.

Debt Collection: We are required by law, if applicable, to notify you that we are attempting to collect a debt, and any information obtained will be used for that purpose.

REWARDS: If applicable, please refer to the Rewards Program Rules for information.

© 2010 Card Services Inc.

STMT49E (03/10)

10/14/10

To whom it may concern,

I tried to get this out as best possible. Did not quite understand questions.

Florence DuBerger