



The new degree of comfort.™



Program: KwikComfort
Date: March 1, 2013

KwikComfort Effective Date: March 1, 2013

Menu	Tran Code	Promotional Offer	Monthly Payment %	Estimated Number of Months to Payoff Promotion	Dealer Fee
A	300	14.99% APR until Paid in Full	2.000%	79	3.85%
	301	9.99% APR Until Paid in Full	4.000%	28	
	302	No Monthly Interest if Paid in Full within 6 Months*	2.500%	N/A	
B	600	9.99% APR until Paid in Full	1.250%	132	6.50%
	601	7.99% APR Until Paid in Full	2.500%	47	
	602	5.99% APR Until Paid in Full	3.000%	37	
	603	No Monthly Interest if Paid in Full within 12 Months*	2.500%	N/A	
C	800	7.99% APR until Paid in Full	1.250%	115	9.25%
	801	5.99% APR Until Paid in Full	2.000%	58	
	802	No Monthly Interest Until Paid in Full	4.000%	25	
	803	No Monthly Interest if Paid in Full within 18 Months*	2.500%	N/A	
H	900	5.99% APR until Paid in Full	1.250%	103	14.50%
	901	2.99% APR until Paid in Full	1.797%	60	
	902	No Monthly Interest Until Paid in Full	2.778%	36	

* For new cardholders interest accrues at 26.99%. Existing cardholders should see their credit card agreement for their applicable APR. If the balance is paid in full prior to promotional end date no interest will be charged.

Terms and Conditions

Menu Selection: Merchants can select and use only one menu. Use of multiple menus may result in termination of the program.

Dealer Terms: There is a \$25 minimum volume fee for each month a dealer does not fund at least \$2,000 on the credit program.

Activation Fee: Customers will be charged a one-time fee of \$29 on their initial purchase. This a one time only fee; it does not apply to future purchases.

Split tickets: Split tickets between multiple GE Capital Retail Bank credit card programs and/or other lenders are not allowed.

