

CREDIT CARD FRAUD

Lost or Stolen Credit or Account Checks

You agree to notify us immediately if your credit card or credit card checks are lost or stolen. You may notify us by calling us at the phone number disclosed in the Additional Disclosure Statement.

Liability for Unauthorized Use

You should retain copies of all charge slips until you receive your statement, at which time you should verify that the charges are true and the amounts unaltered. You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or possible unauthorized use. Notification must be given either by writing us immediately upon learning of the loss, theft or possible unauthorized use or calling us at the telephone number listed on your billing statement. In any case, your liability for unauthorized use of your credit card will not exceed \$0. The address to notify us of unauthorized use of your credit card is disclosed in the Additional Disclosure Statement. You may also call us at the telephone number listed on your billing statement.

PERSONAL INFORMATION

Change of Name, Address, Telephone Number or Employment

You agree to give us prompt notice of any change in your name, mailing address, telephone number or place of employment.

Updated Financial and Other Information

Upon request, you agree to promptly give us accurate financial and other information about yourself.

Credit Reporting

If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a credit reporting agency. If any specific information related to your Account transactions or credit experience with us is inaccurate, you may notify us to correct the inaccurate information (after confirmation of the alleged error) reported to any credit reporting agency by writing to us at 716 Vauxhall Drive Nashville TN 37221

Certain Privacy Practices

You agree that from time to time we may receive credit information concerning you from others, such as stores, other lenders, and credit reporting agencies, and that we may use this information to amend, cancel or suspend your credit privileges under this Agreement even if you are not in default with us. You agree that the Department of Motor Vehicles may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen and record telephone calls between you and your representatives in order to evaluate the quality of our service to you and to other Alpha Omega Consulting Group. For additional information regarding our privacy practices, please refer to our Privacy Statement.

ADDITIONAL TERMS

Change of Terms (including Finance Charges)

WE MAY CHANGE OR TERMINATE ALL OR ANY PART OF THIS AGREEMENT OR ADD NEW TERMS AT ANY TIME INCLUDING WITHOUT LIMITATION ADDING OR INCREASING FEES, INCREASING YOUR PERIODIC PAYMENT, INCREASING THE RATE OR AMOUNT OF FINANCE CHARGES, OR CHANGING THE METHOD OF COMPUTING THE BALANCE UPON WHICH FINANCE CHARGES ARE ASSESSED. AMONG OTHER THINGS, WE MAY INCREASE YOUR APR, FEES, AND TOTAL COST OF CREDIT, BASED ON A CHANGE IN YOUR CREDIT HISTORY, AN INCREASE IN YOUR CREDIT OBLIGATIONS, OR AN INCREASE IN THE USE OF YOUR CREDIT LINES WITH US OR ANOTHER CREDITOR. WRITTEN NOTICE WILL BE PROVIDED TO YOU WHEN REQUIRED BY APPLICABLE LAW. UNLESS OTHERWISE STATED, CHANGES APPLY TO BOTH NEW AND OUTSTANDING BALANCES.

Assignment of Account

We may sell, assign or transfer your Agreement and Account or any portion thereof without notice to you. You may not sell, assign or transfer your Account.

Waiver

We may choose to delay enforcing or waive any of our rights under this Agreement in certain situations. We can delay enforcing or waive any of our rights without affecting our other rights. If we waive a right, we do not thereby waive the same right in other situations.

Severability

If any provision of this Agreement is finally determined to be void or unenforceable under any law, rule or regulation, all other provisions of this Agreement will remain valid and enforceable.

Applicable Law

This Agreement and your Account will be governed by federal law and the laws of the state of Kansas, whether or not you live in Kansas and whether or not your Account is used outside Kansas. This Agreement is entered into in Kansas and all credit under this Agreement will be extended from Kansas.