

Please read these Terms and Conditions on a recent CREDIT CARD Application on the net

I've highlighted some points of interest

CREDIT CARD DISCLOSURES	
Annual percentage rate (APR) for purchases	22.99%
Other APRs	Default APR: 26.99%. See explanation below.*

- * How can your actions trigger the default APR? If you default under any card agreement you have with us because you
- do not make the minimum payment when due and
 - it remains unpaid on the next due date, or
 - make a payment to us that is not honored,
- all your APRs may automatically increase to the default APR.

When can we change the rates, fees, and terms of your card agreement? We may change the rates, fees and terms of your card agreement at any time for any reason. These reasons may be based on information in your credit report or general market conditions. If the change will cause a rate or fee to increase, you will receive advance notice and a right to opt out. - -

Which means pay them off and get another loan –

and that's going to happen, isn't it?

How do we apply your payments? We apply your payments in a way **that is most favorable or convenient for us**. This may include applying such payments to low APR balances before higher APR balances.

It's their game – It's their rules

Why would you want to do business with someone that says in black and white?

We apply your payments in a way that is

most favorable or convenient for us