You agree not to let the account balance against future purchases and cash advances to your Account.

You will also be in default if:

a) to the previously billed and unpaid finance charge on purchases,

b) your T

c) any portion of the Minimum Payment(s) shown on prior sta

d) you made a written demand on the retailer and made a

e) you default on any obligation to us, under this Agreement or

f) you cancel your membership with us,

We have the right to demand immediate payment of your full account balance if you are in default. If permitted by law, you will also be

required to pay our collection expenses, including court costs and

reasonable attorney’s fees.

The following charges, when applicable, may be

applied to the principal. You may request an increase in your Line-

of-Credit by contacting us at the address above. Your request will be

processed within 30 days. A charge will be made to your Credit Card if

your request is granted. You will be notified in writing if we do not

grant your request.

To make a purchase or cash advance, there

must be a balance in your Account. You can select the amount of the

purchase or cash advance by putting your funds in your checking or

savings account. If there is not enough in your Account, the credit card

company will charge you an overdraft fee. You can avoid this fee by

paying off the balance in full by the payment due date.

You can use your Credit Card to make

purchases anywhere Visa® or MasterCard® cards are accepted. You

must present the Card to a participating plan merchant, to us, or to

the Card in an Automated Teller Machine or other type of equipment.

Wings Financial, 14985 Glazier Avenue, Apple Valley, MN 55124

is the only issuer of the Wings Financial Credit Card. Wings Financial

is a Member of the MasterCard and Visa networks. The only person

who may use your card is you. The card is not transferable.

when your Account is in default, or in the event of a change in your

creditor’s creditworthiness.

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any unpaid amount against your credit limit. You do not have to pay

any questioned amount, while we are investigating, but you are still

liable to pay the finance charge, and you will have

to make up any missed payments on the questioned amount. In either

case, we will send you a statement of the amount you owe and the date

that it is due.

If you fail to pay the amount that we think you owe, we may report you as in default. However, if our explanation does not satisfy you and you write to us within ten days of telling us that you still refuse to pay, we will send you a statement as to the amount you owe us. We will add the finance charge to the amount you owe.

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3. Finance Charges. You can avoid the finance charge interest on purchases by paying the full amount of the New Balance on your Account within the grace period, which is the billing cycle statement closing date. Otherwise, the New Balance of Purchases, and subsequent purchases from the date they are posted to your Account, will be subject to a finance charge. Cash Advances are always subject to a finance charge from the date they are posted to your Account. The finance charge will be applied to the average daily balance of purchases and cash advances of your Account. We figure the finance charge on your Account by applying the periodic rate to the “average daily balance” of your Account (including current transactions). To get the “average daily balance” we take the beginning balance of your Account each day, add any new purchases, cash advances, and subtract any purchase or credits and unpaid finance charges and fees. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.”

4. Other Charges. The following charges, when applicable, may be made to your Account: a) Statement Copy Fee $2.50, replacement fee for lost statement $10, late payment fee up to $25, statement copy fee $2, and copy of charge slip $2. A fee may be imposed for a transaction or balance inquiry at an ATM by an ATM operator or by a national, regional, or local network used to complete a transaction. 5. Monthly Statement and Payments. If you have a balance in excess of $1.00, we will mail to you, on a date selected by us, a periodic statement. You must pay the balance due on your Account by the due date shown on your statement. You agree to examine the statement upon receipt and immediately notify us of any charge or item which you believe is an error or subject to dispute. If you do not notify us within 60 days of the billing date of such inaccuracies, the statement will be accepted by you as correct. Every month you must pay, in United States dollars, at least the Minimum Payment required within 25 days of your billing date, even if you have a zero balance. In the event that you do not make a Minimum Payment, or pay the Total New Balance in full, we will consider your account to be in default. If you do not make a timely payment required by law, states the terms and conditions governing your Agreement.

14. Irregular Payments. We may accept late payments, partial payments, and checks marked “Payment in Full” and disregard such payments. The finance charge on that balance so as to avoid continuing accrual of finance charge on that amount. Purchases and cash advances will be paid off in the order they were posted to your Account. If you withdraw or two more purchases were posted on the same day, your payment will be applied to the smallest purchases first. You will be responsible for all matters shown on each monthly statement unless you notify us in writing of any dispute within 60 days after the statement date in the manner required by the notice entitled “Your Billing Rights – Keep This Notice for Future Use” included in this Agreement.

6. Default. You will be in default if you fail to make any Minimum Payment required by law, states the terms and conditions governing your Agreement. The words “you” and “your” mean each and all party to this Agreement and is jointly responsible for all charges on the Account, including yours. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement date, you cannot avoid the finance charge on that amount. Purchases and cash advances will be paid off in the order they were posted to your Account. If you withdraw or two more purchases were posted on the same day, your payment will be applied to the smallest purchases first. You will be responsible for all matters shown on each monthly statement unless you notify us in writing of any dispute within 60 days after the statement date in the manner required by the notice entitled “Your Billing Rights – Keep This Notice for Future Use” included in this Agreement.

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