

At *Von Maur*  
our **only interest**  
is you!



Get the interest-free credit card  
only from Von Maur!

*No Interest*  
*No Finance Charge*  
*No Monthly or Annual Fee*

Von Maur is proud to offer you an interest-free charge account. As a Von Maur charge customer, you NEVER PAY INTEREST on your account—whether you pay your total balance each month or choose to spread your payment over several months.

To enjoy the convenience and value of interest-free credit, simply complete the enclosed application and return it to Von Maur Credit Department at:

Von Maur  
Corporate Offices  
6565 Brady Street · Davenport, IA 52806

## The Von Maur *Advantage*



### Personalized service

Serving our customer is the mission  
of every Von Maur associate.



### Complimentary gift wrapping

Select from a variety of beautiful papers  
to best fit any occasion, all year round.



### Free delivery

Von Maur will deliver your purchase anywhere in  
the United States free of charge. The only thing you  
need to give us in exchange is the shipping address.



**FOR OFFICE USE ONLY**

Account Number:  
Credit Limit:  
Employee Number:  
Store Number:  
Account Type:  Individual  Joint



**APPLICANT INFORMATION**

Applicant's Name					Social Security Number ( )		
Date of Birth				Home Telephone <input type="checkbox"/> <input type="checkbox"/>			
Present Address	Street	City	State	Zip	How Long?	Rent	Own
Former Address	Street	City	State	Zip	How Long?	<input type="checkbox"/>	<input type="checkbox"/>
Employer or Source of Income			Full Time	Part Time	Homemaker	Retired	Student
Position		How Long?		Income		Employer Telephone ( )	
Nearest Relative Not Living With You			Relationship	City	State	Zip	Home Telephone

**JOINT APPLICATION INFORMATION**

Co-Applicant's Name					Social Security Number ( )		
Date of Birth				Home Telephone <input type="checkbox"/> <input type="checkbox"/>			
Employer or Source of Income			Full Time	Part Time	Homemaker	Retired	Student
Position		How Long?		Income		Employer Telephone ( )	

**CREDIT INFORMATION**

Have you ever had an account with Von Maur before?  Yes  No  
Have you ever *applied* for an account with Von Maur before?  Yes  No

**SIGNATURES**

By signing below, I (we) agree to the Von Maur Charge Account Terms Agreement as shown on the opposite panel. I (we) acknowledge receipt of a copy of this agreement and that the information submitted on the application is true and correct.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

# Your billing rights

**This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.**

**NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet and mail to Von Maur, 6565 Brady Street, Davenport, Iowa 52806. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, please include the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item that you are not sure about.

**YOUR RIGHTS/OUR RESPONSIBILITIES AFTER RECEIVING YOUR WRITTEN NOTICE**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question and we can apply any unpaid amount against your credit limit. You do not have to pay any minimum payments on the questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to make any payments related to any questioned amount. If we didn't make a mistake, you will have to make up any missed minimum 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 delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**SPECIAL RULE FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with us, you may have the right not to pay the remaining amount due on the property or services.

Von Maur reports the status of our accounts to Consumer Reporting Agencies. If you dispute the information reported or feel it is in error, please contact Von Maur in writing at 6565 Brady Street, Davenport, Iowa 52806.



# Charge Account Terms Agreement

1. No finance charge will be added to the account.
2. Each customer's account will be billed monthly based on the billing cycle closing date. Billing cycle closing dates are as follows:  

<i>Customer's Last Name</i>	A-C	D-G	H-L	M-R	S-Z
<i>Billing Cycle Closing Date</i>	5th	10th	16th	22nd	28th
3. The minimum monthly payment is based on the chart below:

REVOLVING ACCOUNT PAYMENT SCHEDULE (CUMULATIVE)

Balances	\$0	\$126	\$176	\$226	\$276	\$326
Between	\$125	\$175	\$225	\$275	\$325	\$375
Minimum Payment	\$25	\$35	\$45	\$55	\$65	\$75
Balances	\$376	\$426	\$476	\$526	\$576	\$626
Between	\$425	\$475	\$525	\$575	\$625	\$675
Minimum Payment	\$85	\$95	\$105	\$115	\$125	\$135
Balances	\$676	\$726	\$776	\$826	\$876	\$926
Between	\$725	\$775	\$825	\$875	\$925	\$975
Minimum Payment	\$145	\$155	\$165	\$175	\$185	\$195
Balances	\$976	\$1076	\$1176	\$1276	\$1376	\$1476
Between	\$1075	\$1175	\$1275	\$1375	\$1475	\$1575
Minimum Payment	\$215	\$235	\$255	\$275	\$295	\$315
Balances	\$1576	\$1676	\$1776	\$1876	\$1976	\$2076
Between	\$1675	\$1775	\$1875	\$1975	\$2075	\$2175
Minimum Payment	\$335	\$355	\$375	\$395	\$415	\$435
Balances	\$2176	\$2276	\$2376	\$2476	\$2501	
Between	\$2275	\$2375	\$2475	\$2500	and above	
Minimum Payment	\$455	\$475	\$495	\$500	1/5 of balance	

4. If customers are applying for a joint account, both applicants agree to be bound by the terms of this agreement, and each agrees to be jointly and severally liable for payment of all purchases made under this agreement.
5. Von Maur, or any agency employed by it, is authorized to investigate the customer's references and credit record and to furnish information concerning this account to credit reporting agencies and others who may properly receive that information.
6. Upon default under this agreement, the customer's entire balance may, at the option of Von Maur and after compliance with applicable law, become due and payable.
7. Von Maur has the right to limit this charge program and to withdraw charging privileges at any time without prior notice. Any charge cards issued to an authorized buyer(s) remain Von Maur property and must be surrendered upon request.
8. Von Maur may change any of the terms of this agreement by sending each customer written notice as may be required by law. Written notice of any change in the terms of this agreement shall become a part of this agreement.
9. Customers may choose to pay for any single purchase exceeding \$300.00 in value under the Long-Term Option provisions of this agreement by signing a Long-Term Option form at the time of purchase. Long-Term Option purchases are billed separately and are paid for in ten equal installments beginning the first billing cycle after the date of purchase.

**NOTICE:** Any holder of the consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.