### Privacy Disclosure

We are committed to maintaining our customer's privacy.

We collect your personal information when you apply for credit or do business with us.

We restrict access to this information to University Book Store employees who need it to provide goods or services to you.

We do not share this information with other companies.

If you have questions, please contact our Credit Office at (206) 634 - 3400 extension 312.
RETAIL INSTALLMENT CREDIT AGREEMENT

DISCLOSURE TABLE

<table>
<thead>
<tr>
<th>Variable Information</th>
<th>Periodic Rate (Variable)</th>
<th>Annual Percentage Rate (Variable)</th>
<th>Balance Calculation Method for Purchases</th>
<th>Grace Period</th>
<th>Minimum Finance Charge</th>
<th>Late Fee</th>
<th>Annual Fee</th>
<th>Transaction Fee and Over-limit Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>*Prime + 5%</td>
<td>*(Prime + 5%)/12</td>
<td>*Prime + 5%</td>
<td>Average Daily Balance (including new transactions)</td>
<td>25 days after statement date</td>
<td>$0.50</td>
<td>$10</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

*ANNUAL PERCENTAGE RATE: Prime plus 5%; adjusted January 1 and July 1. Prime Rate will be the composite rate shown in Wall Street Journal Money Rates Schedule for the first business day of January or July.

NOTICE TO BUYER

1. Do not sign this agreement before you read it or if it contains any blank spaces.
2. You are entitled to a completed copy of this agreement at the time you sign it.
3. You may at any time pay off the full unpaid balance under this agreement.
4. Use of your credit account constitutes acceptance of the terms on reverse side of this agreement.

The information about the costs of the card is accurate as of 10/1/96. This information may change after that date.

Unpaid balance: 0-$10 $10.01-$100.00 $100.01-$200.00 $200.01-$300.00 $300.01-$400.00 $400.01-$500.00 Over $500.00
Minimum monthly payment: Balance $10 $20 $30 $40 $50 $60 plus $10 for each addtl. $10

9. The minimum payment due each month will also include any previous month’s unpaid minimum payment. You may at any time pay more than the minimum payment due or the full amount due. If you pay more than the minimum payment due and there is still a balance due, you must continue to make minimum payments in future months. If University Book Store accepts any late payment or partial payment, whether or not marked a payment in full, that will not affect the due date of any other payment due under this Agreement; it will not act as an extension of time or a waiver of any amounts then remaining unpaid, and it will not affect any of University Book Store’s rights under this Agreement including the right to declare the entire balance on my Account to be due.

10. University Book Store may check your credit and employment history, directly or through a credit bureau, and University Book Store may answer any questions about your credit experience with University Book Store.

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To find out what may have changed, write to us at: University Book Store, Credit Department, 4326 University Way NE, Seattle WA 98105.

To report lost or stolen cards, call (206) 634-3400 or (800) 335-READ. You will have no liability for unauthorized use of this card after you notify our credit department in writing of its loss or theft.

Your liability for unauthorized charges incurred prior to such notification is limited to $50.00.

YOUR BILLING RIGHTS

Keep this notice for future use; it contains important information about your rights and the responsibilities of University Book Store under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill.

1. If you think your bill is in error, or if you need more information about a transaction on your bill, write to us (on a separate sheet) at: University Book Store, Credit Department, 4326 University Way NE, Seattle WA 98105. Write as soon as possible. University Book Store must receive your letter no later than 60 days after we sent you the first bill on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights under this law. In your letter, include the following information:
   • Your name and account number.
   • The dollar amount of the suspected error.
   • Describe the error and explain, to the extent you can, why you believe there is an error. If you need more information, describe the item in question.
2. University Book Store must acknowledge your letter within 30 days of receipt, unless the error has been corrected by then. Within 90 days of receipt, we must either correct the error or explain why we believe the bill was correct.
3. After University Book Store receives 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 in question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while University Book Store is investigating, but you are still obligated to pay the parts of your bill that are not in question.
4. If University Book Store finds that an error has been made on your bill, you will not have to pay any finance charges related to the questioned amount. If University Book Store did not make an error, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, University Book Store 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.
5. If our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay the disputed amount, we must tell anyone to whom we report you that you have a question about your bill; and we must tell you the name of anyone to whom we reported you. We also must tell anyone to whom we reported you of the subsequent resolution.
6. If University Book Store does not follow these rules, University Book Store is not allowed to collect the first $50 of the questioned amount and finance charges, even if your bill was correct.
7. 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, you may have the right not to pay the remaining amount due on the property or services.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT SUBJECT TO ALL CLAIMS AND DEFENDS WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREBY UNDER THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREBUNDER.

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