

# BldvHome

390 N. Mall Drive St. George, UT 84790  
www.BldvHome.com

This Disclosure Statement supersedes all prior disclosures you have received from BldvHome, if any, and is effective on December 1, 2020. It is given by BldvHome in compliance with the Federal Truth-In-Lending Act.

## FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT For BldvHome Revolving Charge Accounts

Truth In Lending Disclosure					
Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
22.99%	28 days from statement date (if you have paid your previous balance in full)	Late Payment up to \$30 Returned Payment \$20	Greater of \$25 or 3% of balance	Average Daily Balance (including new purchases)	<a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

**When three consecutive monthly payments are not met the account may default to a 29.99% interest rate (monthly periodic rate 2.491).**

**FINANCE CHARGE:** The FINANCE CHARGE on your account, for each monthly billing cycle will be determined by multiplying your account's *Average Daily Balance* for the billing cycle by the monthly periodic rate which corresponds to the ANNUAL PERCENTAGE RATE OF 22.99%.

We calculate the FINANCE CHARGE on your account by applying the periodic rate of 1.92% 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, and then subtract any payments, credits, and/or unpaid finance charges. 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*.

No periodic charge will be imposed for the current billing cycle if the total *Payments* and *Credits* posted to your account by the *Payment Due Date* shown on your previous billing statement equal or exceed the *Previous Balance* shown on your current billing statement. The *Payment Due Date* will be shown on each billing statement.

When payment is received by BldvHome, it will be applied first to any unpaid finance charge from previous billing cycles, and the remainder, if any, will be applied to the balance accruing to the highest interest rate on your account. When a credit other than a payment is received by BldvHome, it will be applied first to the balance in your account against which the monthly periodic rate is applied, and any remainder will be applied to any unpaid finance charges from the previous cycles.

**MINIMUM PAYMENT WARNING:** Some or all of your account balance may be subject to a promotion where no payment is required ("No-Payment Promotion"). However, you are required to pay the promotional balance in full prior to the end of the promotion date in order to avoid interest charges that will accrue from the delivery date. To avoid interest charges on your No-Payment Promotion Balance, you must pay more than the minimum payment due. Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

**PAYMENT SCHEDULES:** You agree to make all payments by **cash, check, money order, or electronic payment** to us at the address specified on your periodic billing statement. Credit card payments will be accepted on financed accounts with a service fee of 4% of the payment made, whichever is greater. Your minimum monthly payment will be the greater of \$25 or 3% of the account balance.

**SECURITY RIGHTS:** You are giving BldvHome a security interest on all items purchased and financed pursuant to the terms of the Credit Application and Security Agreement.

**CB ACCOUNTS:** BldvHome will add to your account a 1.92% monthly finance charge on any unpaid balance within 30 days of delivery until paid in full.

**PROMOTIONAL ACCOUNTS:** BldvHome will convert any promotional term that is not paid in full before the end of the promotional period to a revolving charge account and accrue interest from date of delivery.

**SERVICE MAINTENANCE FEE:** BldvHome at their discretion charge a \$15.00 service maintenance fee monthly against old credit and/or gift card balances on dormant accounts (no activity for at least 12 months). All BldvHome Gift cards expire 5 years from date of issue.

**LEGAL ACTION:** In the event BldvHome is required to institute any legal action or to take other means to collect amounts owed to BldvHome, agreement is made by the purchaser to pay all of the costs of collection, including a reasonable attorney's fee. If payment is made on any purchase or billing by check, and the check is returned to purchaser unpaid for any reason, purchaser agrees to pay BldvHome a minimum fee of \$20.00 for each such check, or for each time a check is resubmitted for payment, together with the attorney's fees and costs in collecting payment on the check. Purchaser agrees that in the event BldvHome institutes legal proceedings against purchaser, such suit may be brought in Washington County and that Utah law will govern the interpretation or enforcement of this agreement. Any judgment BldvHome obtains against the purchaser shall continue to bear interest until satisfied at the *Annual Percentage Rate* applicable to purchaser's account balance at the date of judgment. We may, at our option, accept late or partial payments or checks or money orders marked "Payment in full" or tendered with other conditions or limitations, without notifying you and without releasing you from your obligation to pay all amounts owing under this Agreement in full or otherwise to perform the terms and conditions of this Agreement.

**PRIVACY POLICY:** BldvHome obtains information about you from credit applications, references, and other documents you submit to us. We also obtain information about you from consumer credit reporting agencies and individual transactions financed on your account. The information we collect may be used to verify your identity in making purchases or to advertise other promotional offerings to you. BldvHome does not share or sell private information about our customers or former customers to anyone, other than our affiliates to perform specific services on our behalf. These affiliates are prohibited from using the information for any other purpose.

**QUESTIONS:** For billing or other questions regarding your account, please call 435-986-3150 in the St. George area or toll-free at 800-677-2029. For Credit Counseling assistance call 866-977-0555.