

# FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT For BlvdHome Credit Check and No Credit Check

This Disclosure Statement supersedes all prior disclosures you have received from BlvdHome, if any, and is effective as of July 1, 2025.

Credit Check Truth In Lending Disclosure					
O.A.C. SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
<b>22.99%</b>	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>

No Credit Check Truth In Lending Disclosure					
NO CREDIT CHECK SUMMARY Annual Percentage Rate (APR)	Grace Period	Penalty Fees	Minimum Payment	Method of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
<b>42.99%</b>	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>

Installment Truth In Lending Disclosure					
O.A.C. SUMMARY Annual Percentage Rate (APR)	Terms	Penalty Fees	Monthly Payment	Month of Computing Finance Charges	For Credit Card Tips from the Federal Reserve Board
<b>12.99%</b>	12 Months-72 Months	Late Payment up to \$30 Returned Payment \$20	Fixed Monthly Payment, Amortization Schedule Provided with Contract	APR if Calculated Under The Rule of 78s	<a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

## Credit Check Accounts

**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, and 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*.

**When two consecutive monthly payments are not met the promotional term may default to a 22.99% interest rate (monthly periodic rate of approximately 1.92%) and deferred interest may be added to account.**

**When three consecutive monthly payments are not met the account may default to a 32.99% interest rate (monthly periodic rate of approximately 2.749%).**

## No Credit Check Accounts

**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 **42.99%**.

We calculate the FINANCE CHARGE on your account by applying the periodic rate of **3.58%** 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, and 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*.

**When two consecutive monthly payments are not met the promotional term may default to a 22.99% interest rate (monthly periodic rate of approximately 1.92%) and deferred interest may be added to account.**

**When three consecutive monthly payments are not met the account may default to a 79.99% interest rate (monthly periodic rate of approximately 6.67%).**

## Installment Accounts

**FINANCE CHARGE:** The FINANCE CHARGE on your account is calculated by the Rule of 78s.

The Rule of 78s is a method of calculating interest payments on loans, where more interest is charged in the early months of the loan term, and less in later months. It's often used for fixed-rate, non-revolving loans. This means borrowers pay a larger portion of the total interest in the beginning, and less in the later part of the loan's life.

**When two consecutive monthly payments are not met the account may default to a 22.99% interest rate.**

**When three consecutive monthly payments are not met the account may default to a 32.99% interest rate.**

**All paper statements mailed will incur a \$2.00 service fee. Emailed statements will be provided free of charge.**

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 exceeds 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 BlvdHome, it will be applied first to any unpaid finance charges from 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 BlvdHome, it will be applied first to the balance in your account in which the monthly periodic rate is applied, and any remainder will be applied to any unpaid finance charges for 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. Your minimum monthly payment will be the greater of \$25 or 3% of the account balance.

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

**BA/CB ACCOUNTS:** BlvdHome 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:** BlvdHome 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:** BlvdHome may at their discretion charge a \$15.00 service maintenance fee monthly against old credit and/or gift card balances or dormant accounts (no activity for the last 12 months). All BlvdHome Gift Cards expire 5 years from date of issue.

**LEGAL ACTION:** In the event BlvdHome is required to institute any legal action or to take other means to collect amounts owed to BlvdHome, agreement is made by the purchaser to pay all of the costs of collection, including any reasonable attorney's fee. If payment is made on any purchase or billing by check, and the check is returned to the purchaser unpaid for any reason, purchaser agrees to pay BlvdHome 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 collection payment on the check. Purchaser agrees that in the event BlvdHome 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 BlvdHome 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 discretion, 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:** BlvdHome 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. BlvdHome does not share or sell private information about our customers or former customers to anyone, other than our affiliates to perform special 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. For Credit Counseling assistance call 866-977-0555.

**FOR ADDITIONAL DETAILS:** See store or go to [www.finance-blvdhome.com](http://www.finance-blvdhome.com)