

**G-18(C)(3) Minimum Payment Warning (When Negative or  
No Amortization Occurs)**

**Minimum Payment Warning:** Even if you make no more charges using this card, if you make only the minimum payment each month we estimate you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month.

If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid \$74 per month, you would pay off the balance shown on this statement in around 3 years.

If you would like information about credit counseling services, call 1-800-xxx-xxxx.