The periodic rates we use to compute interest on your Account and the Cash Advances, whether or not those balances were more than the respective credit limit, or any other credit sub-limit we establish for your Card Account, will not yet posted to your Account to exceed your credit limit, your Cash Advances balance, or other balances, will not be subject to the periodic rates applicable to any balance in excess of the respective credit limit. If you do not wish to be bound by the terms of this Agreement, do not use the Card or authorize another person to use it.

If you do not wish to be bound by the terms and conditions of this Agreement, do not use the Card or authorize another person to use it.

Instead, cut all of the Cards in two and return them to us within 30 days of the Card Opening Disclosures on the Account-Opening Card.
of your Account, including, subject to the provisions of the notice of any increased rate or amount of interest or other finance charge and other amendment, and if you reject the amendment in the manner provided the notice period will begin to run when we mail or deliver the notice to make, we may amend this Agreement upon not less than 15 days notice. Amendments; Replacement Cards.

are responsible for paying all or any part of the Account. cannot refuse to release your right to obtain credit has been suspended or terminated by you or if your financial institution. For inquiries about your account, please call State Farm Bank, PO Box 1420, Deposit, New York 13754-1420.

has been more than $50. (Note: Neither of these are necessary if your debt for less than the full amount due requires a written agreement, and if your debt is not due within 30 days of the date the creditor agreed to the settlement).

receive your payment and you will not receive your check back from your Account, we will allocate any amount you pay in excess of the Annual Percentage Rate (APR) required Minimum Payment Due first to the balance with the highest interest rate and then any remaining portion to the other balances shown on your monthly statement by the Payment Due date shown on your monthly statement.

will not control. The minimum finance charge is $5.00. If your Account is closed or a new Account number is issued by us. You have the right to dispute the accuracy of the information reported by any one else. You have the right to dispute the accuracy of the information reported by any organization.

or any interest or other fees related to that amount. We reserve the right to refuse to release your Card or retain your Card for any other reason.

will not be liable for any unauthorized use that occurs after you notify us. The merchant may charge you for a cancelled reservation, obtain the merchant’s cancellation policy and follow it if it is required to give you. The merchant may charge you for a cancelled reservation, obtain the merchant’s cancellation policy and follow it if it is required to give you.