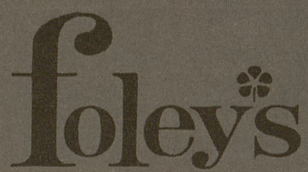


YOUR NAME IS WORTH A LOT AT FOLEY'S

Here's what having a Foley's charge card can mean to you. When you start credit at a well-known store like Foley's, it's easy to get credit almost anywhere else. You'll find the newest fashions, accessories, records, stereos, radios, tapes all at Foley's. Whatever you need to make school a little easier it's at Foley's in Houston. You won't need to carry a lot of cash. You won't need to write a lot of checks. You'll get one bill, one record for your budget. You pay once a month. You can use your charge card for identification. You can mail order from the newspaper. You're first to know about special sales. That's why it's really worth it. Read over our agreement. Then fill out our application now and mail it to Foley's, P.O. Box 1971, Houston, Texas, 77001.



FOLEY'S CHARGE AGREEMENT PLAN IV ACCOUNT

I hereby agree with Foley's, a Division of Federated Department Stores, Inc., that all purchases made by me on the credit card furnished me by Foley's, shall be subject to the terms and provisions of this Retail Charge Agreement, to wit:

- I have the privilege of a 30-day charge account, and I will pay the full amount for all purchases within 30 days from the date of each billing statement.
- If I do not pay the full amount of all purchases within said 30 days, a finance charge, which I will pay, may be imposed with respect to a current billing period, which opens with a balance owing from the prior billing period, (the current Previous Balance), and if imposed will be based on that balance, unless payments and other credits during that current billing period offset that Previous Balance. To avoid a finance charge, the total amount owing at the close of any billing period (New Balance) must be completely cleared prior to the closing date of the next following billing period. A minimum 50c finance charge may be imposed if the unpaid Previous Balance does not exceed \$35.00; any greater finance charge will be determined by applying, as hereafter stated, a periodic rate of 1 1/2% (18% corresponding annual percentage rate) to the first \$500 of Previous Balance and of 1% (12% corresponding annual percentage rate) to any excess over \$500.
- Foley's agrees that no security interest is or will be retained or acquired under this account in any real property.
- Minimum monthly payments on my account will be upon rendition to me of a monthly statement therefor in accord with the following schedule:

When your New Balance is:	Your minimum payment required is:
250.01 - 300.00	\$45
300.01 - 350.00	60
350.01 - 400.00	75
400.01 - 450.00	90
450.01 - 500.00	100*

- Payments will continue to increase at the rate of \$10.00 for each \$50.00 (or fraction thereof) increase of the New Balance over \$500.
 - If I fail to pay the installments under this Agreement when due, Foley's shall have the right at Foley's option to accelerate maturity of balance due under this Agreement, and repossess and sell goods in accordance with the applicable provisions of the Consumer Credit Code of Texas, and I shall pay all attorney's fees, court costs and disbursements in accordance with the terms of said Code.
 - My Foley's credit card shall remain the property of Foley's and I will surrender it to Foley's upon request.
- Notice to the BUYER—Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the Agreement you sign. Keep this Agreement to protect your legal rights.**
- BUYER hereby acknowledges that this Agreement was completed and contained no blanks before it was signed by Buyer and a copy thereof was delivered to Buyer at the time this Agreement was signed.
- SIGNED, this _____ day of _____, 19____
- Name in which account is carried (please sign) _____
- Street Address _____
- City _____ State _____ Zip Code _____

First name _____ Initial _____ Last name _____

Local Address _____ Number and street _____

Home Address _____ City _____ State _____ Zip _____

Age _____ Married Wife's name _____ Phone no. _____
Single

Major subject _____ Class status: Jr. Sr. Grad.

Parent, guardian or nearest relative _____ Name _____ Phone No. _____

Number and street _____ City _____ State _____ Zip _____

Bank at _____ Checking Savings Loan

Date _____ Signature _____

Foley's, P.O. Box 1971, Houston, Texas 77001

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JOHN CUSTOMER

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