



Program: Rheem/Ruud
 Date: July 9, 2010
 Effective Date: July 9, 2010
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Kwik Comfort Credit Program

Effective Date: July 9, 2010

Plan #	Standard Plan (23 Day Grace)	Payment Factor*	Dealer Fee
001	26.99% APR	2.50%	0.00%

NEEDS/WANTS TIME TO PAY CUSTOMERS

With Payments/Deferred Interest (Interest accrues at 26.99%)			
Plan #	Term	Payment Factor	Dealer Fee
306	6 Months	2.50%	4.50%
309	9 Months		5.75%
312	12 Months		6.70%
318	18 Months		11.10%

LOW MONTHLY PAYMENT/LOW APR CUSTOMERS

With Payment/Reduced APR			
Plan #	APR	Payment Factor	Dealer Fee
504	7.99% APR	1.25%	12.65%
503	9.99% APR		11.25%
501	11.99% APR		8.80%
505	13.99% APR	2.00%	7.75%
584	7.99% APR	5.00%	5.75%
583	9.99% APR		5.25%
582	11.99% APR		4.50%
581	13.99% APR		3.75%

FIXED PAYMENT CUSTOMERS

Fixed Payment/Reduced APR			
Plan #	Term and APR	Payment Factor	Dealer Fee
734	36 months	4.99% APR	3.00%
739		9.99% APR	3.23%
731		11.99% APR	3.32%
733		13.99% APR	3.42%
744	48 months	4.99% APR	2.30%
749		9.99% APR	2.54%
741		11.99% APR	2.63%
743		13.99% APR	2.73%
764	60 months	4.99% APR	1.89%
769		9.99% APR	2.12%
761		11.99% APR	2.22%
763		13.99% APR	2.33%
Equal Payments/No Interest			
Plan #	Term and APR	Payment Factor	Dealer Fee
412	12 months	0.00% APR	8.33%
418	18 months		5.56%
424	24 months		4.17%
436	36 months		2.78%

Terms and Conditions

Dealer Terms: There is a \$25 minimum volume fee for each month a dealer does not fund at least \$2,000 on the credit program.

Activation Fee: Customers will be charged a one-time fee of \$29 on their initial purchase. This is a one time only fee; it does not apply to future purchases.

Split tickets: Split tickets between multiple GE Money loan programs and/or other lenders are not allowed.

***Standard Plan:** Total minimum payment is the greatest of (a) \$30, (b) 2.5% of highest new balance for the life of account, or (c) the interest and late payment fees billed on customer's statement plus \$20.

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