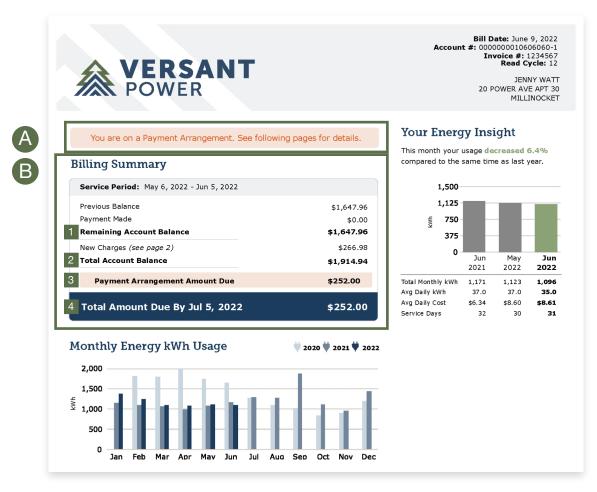


Special Payment Arrangement

Customers enrolled in a Special Payment Arrangement have a Billing Summary that shows the Previous Account Balance and the Remaining Account Balance separately from how the Amount Due this month is calculated.



A. Special Payment Arrangement Headline Message

Customers enrolled in a Special Payment Arrangement see a message above the Billing Summary on each of the bills during the term of their arrangement.

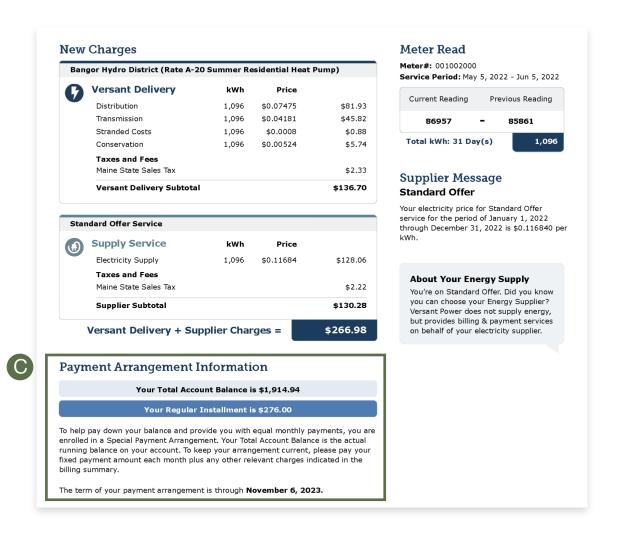
B. Regular Payment Arrangement Billing Summary

- **1. Remaining Account Balance** is the balance of the account based on the previous bill amount and any payments that were made.
- **2. Total Account Balance** is the sum of any New Charges and additional Credits, Adjustments and Other Charges that were incurred during the billing period.
- 3. Charges that you are responsible to pay this month are clearly indicated in the orange box.
 - **Payment Arrangement Amount Due** is the amount due this month on the arrangement. It includes any previously scheduled installments that were not fully paid as well as the new installment for this month.
 - **Charges, Credits and Adjustments Due** are any additional charges or credits that you are responsible to pay at the time the bill is due. This line will only display if there are any relevant charges or credits.
- 4. **Total Amount Due By** is the sum of the items in the orange box that are due by the due date shown.



Special Payment Arrangement

Customers enrolled in a Special Payment Arrangement receive a bill with an additional component explaining the arrangement and showing some details about their specific arrangement.



C. Payment Arrangement Information

Customers receive additional information about their Special Payment Arrangement. The Total Account Balance is the total balance as of this bill, including the Payment Arrangement amount remaining, any unpaid charges, and any new charges from this month. The Regular Installment is the amount scheduled to be paid each month, which was determined when the arrangement was created.



Regular Payment Arrangement

Customers enrolled in a Regular Payment Arrangement have a Billing Summary that shows the Previous Account Balance separately from how the Amount Due this month is calculated.



A. Regular Payment Arrangement Headline Message

Customers enrolled in a Regular Payment Arrangement see a headline message with a reminder to make payments according to the Amount Due below in addition to those for their arrangement based on their arrangement schedule.

B. Regular Payment Arrangement Billing Summary

- **1. Remaining Account Balance** is the balance of the account based on the previous bill amount and any payments that were made.
- **2.** Charges that the customer is responsible for paying this month, which are in addition to the Payment Arrangement installments, are clearly indicated in the orange box.

New Charges are any Versant Delivery and Supplier Charges that have been incurred during this billing period.

Charges, Credits and Adjustments Due are any additional charges or credits that the customer is responsible to pay at the time the bill is due. This line will only display if there are any relevant charges.

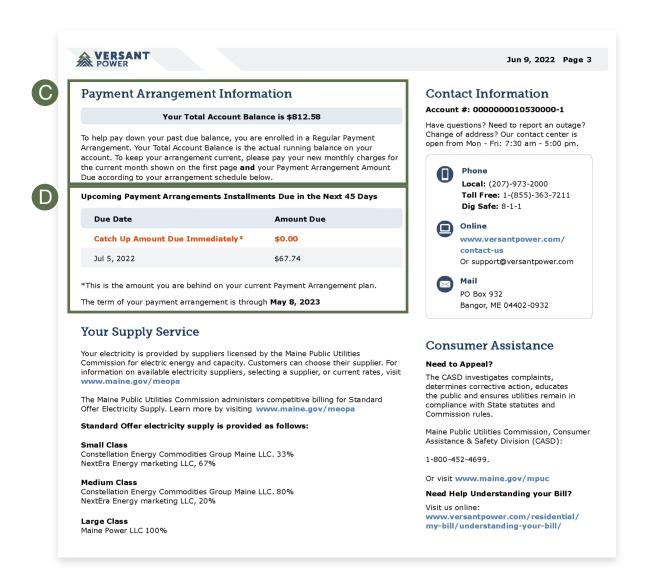
Non-Payment Arrangement Past Due is the sum of any unpaid New Charges from previous bills. The line will only display if there are any relevant charges.

3. Total Amount Due By is the sum of the items in the orange box that are due by the due date shown. Customers are also responsible for their Payment Arrangement installments, according to the letter sent when enrolled in the Payment Arrangement.



Regular Payment Arrangement

Customers enrolled in a Regular Payment Arrangement receive a bill with an additional component showing upcoming installments due and their Total Account Balance.



C. Payment Arrangement Information

Customers receive additional information about their Regular Payment Arrangement. The Total Account Balance is the total balance as of this bill, including the Payment Arrangement amount remaining, any unpaid charges, and any new charges from this month.

D. Upcoming Payment Arrangements Installments Due in the Next 45 Days

Customers can see any upcoming installments that are due in the next 45 days. These should be paid in addition to the Amount Due shown in the Billing Summary on the first page of the bill. This is not a full list of all the installments on the arrangement – customers should reference their Payment Arrangement letter that they received when enrolling to see the full schedule of installments. If a customer has not paid all of the scheduled installments by the due date, the total of any outstanding payments are shown as the Catch Up Amount Due Immediately.