

The Premier Purchase Program

Compare Purchasing Power to Other Financing Scenarios



If an employee has cash, buying direct from a retailer may be their best option. But, Purchasing Power offers customers the solace of knowing that their balance will be paid off through payroll deduction in 12 months with no late fees or additional financing costs – **guaranteed**.

Plus, if you compare all the features of a Purchasing Power product, you'll find that employees **get more value-add with Purchasing Power**. That's because typically low-advertised prices through a retailer may not have the same product configuration and accessories as Purchasing Power.

Employees will pay a little more than the cash price, but ultimately they will be able to save financing costs by making **manageable payments** on time – so **no late fees**. For employees who choose to finance their purchase, or simply prefer the convenience of payroll deduction, Purchasing Power is a great solution.

Cash	Credit Card	In-store Financing		Credit Card (36 Month Payment Term)	In-Store Financing (36 Month Payment Term)
\$1,019	\$1,096	\$1,145	\$1,171	\$1,246	\$1,401
Finance Rate*	13.54%	21.96%	N/A	13.54%	21.96%
Additional Finance Costs	\$77	\$126	\$0	\$227	\$382
Monthly Payment	\$92	\$96	\$98	\$35	\$39
Payment Term	12 Months	12 Months	12 Months	36 Months	36 Months

Plus, other fees:

Late Fees**	\$28.19	\$28.19	\$0	\$28.19	\$28.19
Over-Limit Fees***	\$31.89	\$31.89	\$0	\$31.89	\$31.89
Additional Finance Costs due to Default Rate****	\$68	\$19	\$0	\$218	\$63

Researched conducted on January 5, 2010.

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*Average financing for purchases made with a credit card is 13.54% (Source: Consumer Action Credit Card Survey, July 2008) and the average financing for a store credit card is 21.96% (Source: survey by Congressman Anthony Weiner, 2008).

**Average late fee overall on cards with late fees is \$28.19 (Source: Consumer Action Credit Card Survey, summer 2009).

***Average over-limit fee on credit cards surveyed is \$31.89 (Source: Consumer Action Credit Card Survey, summer 2009).

****Average default rate on credit cards surveyed is 25.28% (Source: Consumer Action Credit Card Survey, summer 2009).



Purchasing Power is rated **A+**
by the Better Business Bureau

Purchasing Power supports financial literacy, work readiness, and entrepreneurship programs through Junior Achievement®.