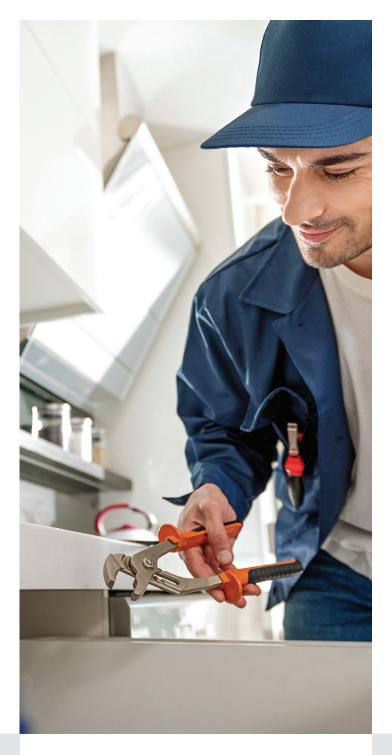
How do I pay my monthly installment payments?

After your transaction is complete, you'll receive an email inviting you to register your account online. You can setup automatic payments and directly link monthly installment payments to your bank account. You can also pay by mail with the instructions provided.

Can I make more than one purchase using Avvance?

Each individual may have up to 4 concurrent loans with Avvance at any given time.

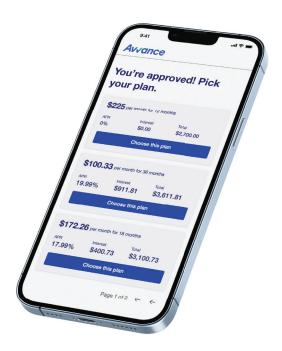


Avvance

Pay it your way.

Don't want to pay it all today? You don't have to.

Meet **U.S. Bank Avvance™**, a flexible consumer financing option that makes life's purchases possible.



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Your plan is our plan.

Whether your purchase is planned or unplanned, Avvance is an installment loan solution to help you finance purchases quickly and easily.

We match you to loan options provided by U.S. Bank that are customized to your individual needs. It's a quick, seamless application.

Avvance installment loans are:



Affordable: low-to-no interest rate financing available



Upfront: see qualified installment loan options before any impact to your credit score



Flexible: choose your payment terms



Simple: quick to apply for and easy to manage with autopay



Transparent: no hidden fees

COMMON QUESTIONS:

What is Avvance?

Avvance is an installment loan solution to help you finance your purchases. You can see qualified installment loan options before any impact to your credit score. Choose the option that works best for you, right from your device.

How does it work?

When you receive your invoice via email, click "pay invoice". The accepted payment methods include Avvance point of sale lending. When you choose Avvance, you'll be prompted to fill out an application for real-time approval. If you qualify, select one of the offered installment loans. We'll pay the merchant for the purchase, and you'll pay your monthly installments to U.S. Bank.

How long does the application take?

The application is simple and only takes a few minutes. Once you submit the application, you'll receive a loan decision in seconds.

Does this involve a credit check?

After entering your information, we will run a "soft" credit check and you will be shown the loan terms you qualify for. If you decide to proceed with an installment loan, we may run a "hard" credit check which will impact your credit file.

How do I manage installments?

After selecting your loan, you can enroll in online banking to manage monthly installments, check balances, get statements and make monthly payments.