

Appendix 7.1 - Open and Billing Accounts Termination Letter

Dear Valued Customer,

We're writing with an important update about your **The Roomplace** Credit Card, which is issued by Comenity Bank.

The Roomplace Credit Card program will be discontinued on January 1, 2025.

This means all The Roomplace accounts, including your own, will close. You can continue to use your The Roomplace Credit Card for purchases through **December 31, 2024**, at 11:59:59 ET, however, you must take delivery of your items by January 31, 2025 or arrange for another form of payment.

If you have a balance on your account after the card program ends:

- You will receive monthly billing statements until your account balance is paid in full.
- The terms and conditions in your Credit Card Agreement will apply until your account balance is paid in full.
- You will continue to have access to Account Center, where you can view your account and make online payments.

Please accept our sincere apologies.

We're sorry for any inconvenience this program closure may cause. Thank you for being a valued cardholder—we've appreciated your business.

Questions?

Please see the FAQs below or visit comenity.net/theroomplace. If you have questions about your account, please call us [1-866-283-1065](tel:1-866-283-1065) (TDD/TTY: [1-800-695-1788](tel:1-800-695-1788)). We're always happy to help.

Sincerely,

Customer Care Team

Frequently Asked Questions

Q: What will happen to my account?

A: Your credit card will no longer be accepted for purchases after December 31, 2024, and your account will close on January 1, 2025. We will continue to serve you and service your account until your balance is paid in full.

Q: What will happen to my Account Assure coverage?

A: If your account was enrolled in Account Assure, our optional debt cancellation program, your coverage and billing will continue until your balance is paid in full, or until your enrollment is cancelled or

terminated. Please refer to the Account Assure Terms and Conditions for details about benefits, exclusions, cancellation and termination.

Q: Will I still need to make payments even though my account is closing?

A: Yes, it's important that you honor the terms and conditions of the Credit Card Agreement by making monthly payments until your balance is paid in full.

Q: How can I make payments?

A: You can choose from these payment options:

- **Online:** Pay through Account Center at comenity.net/theroomplace or use **EasyPay** to skip logging in by visiting comenity.net/easypay/theroomplace/welcome
- **Call:** us [1-866-283-1065](tel:1-866-283-1065) (TDD/TTY: [1-800-695-1788](tel:1-800-695-1788)) and use the automated system to avoid an expedited payment fee, which may be charged if an associate assists you.
- **Mail:** Send a check via US Postal Service (we recommend mailing it at least 10 days before the due date to reach us on time).

Q: What should I do with my credit card?

A: To protect your credit and prevent identity theft, please destroy all credit cards issued for this account once the program ends, including cards for any authorized users.

Q: How will the account closing impact my credit bureau report?

A: The credit reporting agencies are able to answer how your credit bureau report will be impacted by the credit card program's closure. We've provided their contact information below for your convenience:

Experian (TRW)	Trans Union (TRU)	Equifax (CBI)
P.O. Box 2002 701 Experian Parkway Allen, TX 75013 - 0036 888-397-3742	P.O. Box 390 Springfield, PA 19064 - 0390 800-916-8800	P.O. Box 740241 Atlanta, GA 30374 - 0241 800-685-1111
http://www.experian.com	http://www.transunion.com	http://www.equifax.com
