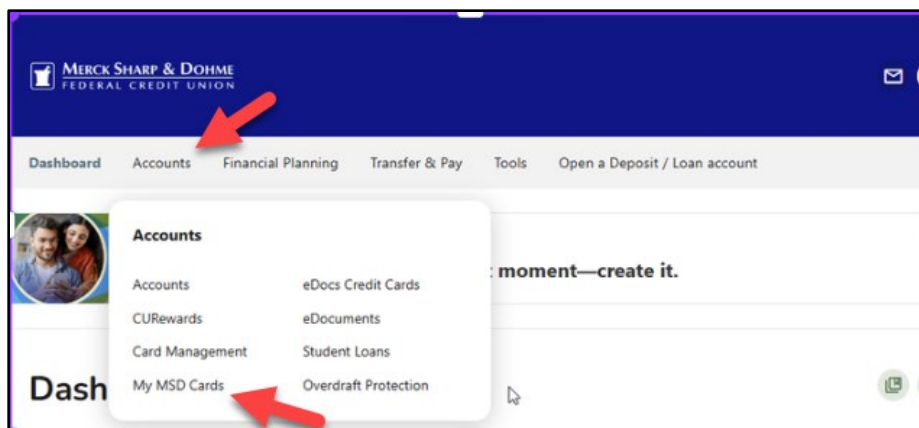


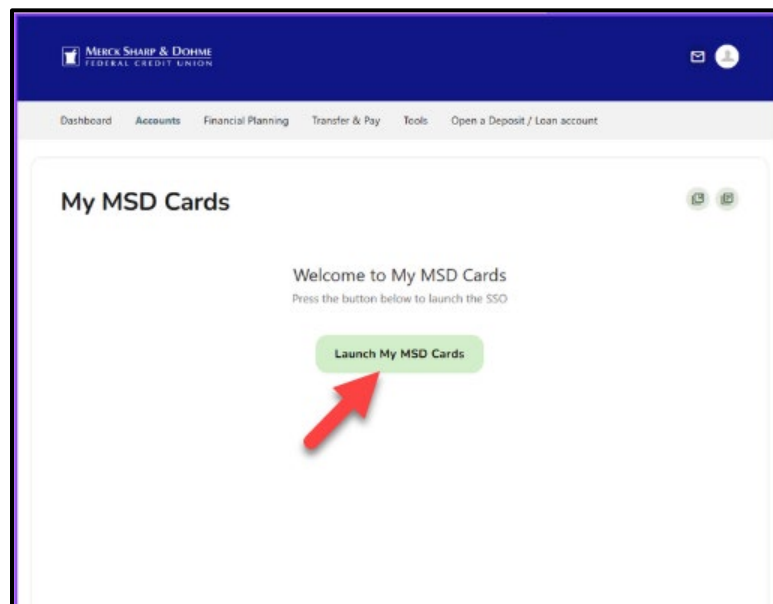
How to Set Up an Installment Agreement

(Desktop)

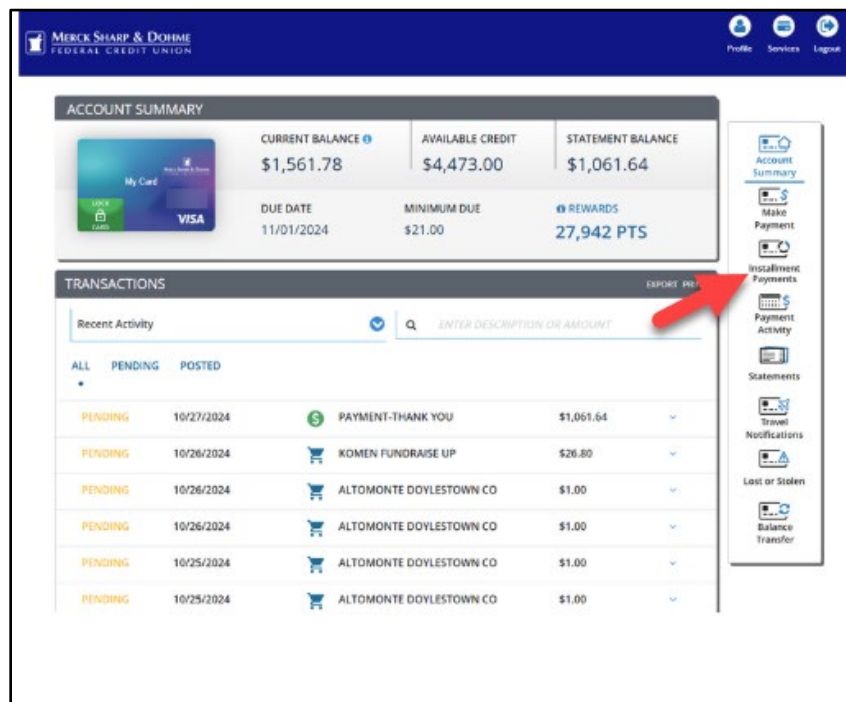
1. Click on **Accounts** in the top banner bar, and then click on **My MSD Cards**.



2. To view your card information click on **“Launch My MSD Cards”**

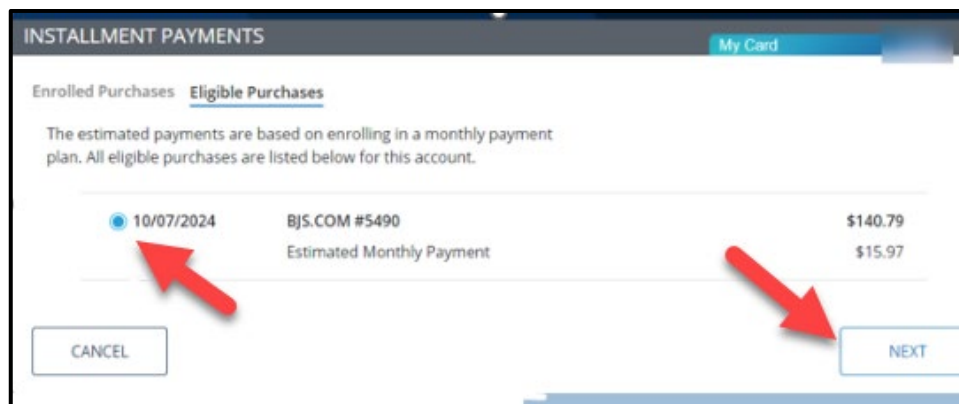


3. To view eligible installment payments, click on the “**Installment Payments**” icon on the right side of the screen.



4. In the **Installment Payments** section, you can view **Eligible Purchases**.

Click on Eligible Purchases to see available options. Click the radio button next to the purchase you wish to pay overtime.



5. **Select your Plan.** Choose your fixed monthly payment.

INSTALLMENT PAYMENTS My Card

POSTED 10/07/2024 BJS.COM #5490 \$140.79

Installment Plan
This transaction is eligible for an Installment Payment Plan that allows you to split up eligible purchases into fixed monthly payments. Choose the plan that's best for you.

Select Your Plan

- ☒ 3 monthly payments of \$47.32
- ☐ 6 monthly payments of \$23.81
- ☐ 9 monthly payments of \$15.97

[Frequently Asked Questions](#)

6. **Review** and **Accept** the Terms and Conditions to advance to the next screen.

POSTED 10/07/2024 BJS.COM #5490 \$140.79

Terms and Conditions
IMPORTANT, PLEASE READ CAREFULLY, THIS IS A LICENSE AGREEMENT
[Installment Payments Terms and Conditions](#)

- Installment Payment Plans allow you to pay off eligible purchases over a set period of time with a fixed APR and monthly payments.
- Installment Payment Plans are not available all the time, may be limited to specific purchases, and may have specific purchase requirements.
- Installment Payment Plans are not available on purchases of less than \$100, and the availability of one or more Installment Payment offers is at Sharp & Dohme Federal Credit Union's sole discretion.
- Purchases that already appear on your monthly statement, are disputed or claimed as fraudulent, Balance Transfers, Cash Advances, International purchases are not eligible.
- We'll automatically add the monthly Installment Payment Plan payment(s) to your minimum payment due each billing cycle. Pay at least your minimum payment when it's due each billing cycle, and you'll pay off your Installment Payment Plan balance on time.
- Your total purchase amount plus estimated interest will be divided equally over the applicable number of billing cycles and added to your minimum payment due each month.
- Depending on the Installment Payment Plan you chose, your minimum payment could be higher than if you did not select an Installment Payment Plan.
- You may have up to 10 active Installment Payment Plans at any one time.
- Once an Installment Payment Plan is accepted, your account balance will update within two business days.
- Installment Payment Plans cannot be changed or modified once they are accepted.
- If you miss a payment, your credit card account will be considered delinquent, but your Installment Payment Plan will remain active. We'll add you past due Installment Payment Plan monthly payment to your minimum payment due on next month's statement. You may also be charged a late fee. Please review your credit card terms and conditions or call us at 866-820-2939 for information about late fees.
- Installment Payment Plan monthly payments, including interest, will continue to be assessed beyond the original installment term if not paid in full.
- There is no penalty for paying off an Installment Payment Plan early. To make an extra payment applied specifically to your Installment Payment Plan, please call 866-820-2939 for assistance.
- Making a payment in the amount of the Interest Avoidance Balance, displayed on your monthly statement, will pay off your new purchases and include your monthly Installment Payment Plan payment. This will allow you to avoid interest charges on your new (non-installment) purchases and make your monthly payment towards your Installment Payment Plan without paying it off early.
- If you return a purchase that's in an Installment Payment Plan and receive a merchant credit for that purchase, you'll need to call us at 866-820-2939 to have the credit applied to your Installment Payment Plan balance.
- If you dispute a purchase that's in an Installment Payment Plan, your monthly installment payments will be suspended. If the dispute is resolved in your favor, your monthly payments will resume.

☐ I have reviewed and accept the Terms and Conditions.

☒ I must accept the Terms & Conditions to continue

7. Carefully review the **Summary**. Click the **enroll** button to **activate** the plan.
(Terms and Conditions as well as Frequently Asked Questions can be viewed here.)

INSTALLMENT PAYMENTS My Card

POSTED 10/07/2024 BJS.COM #5490 \$140.79

Summary
Please review the details of your selected Installment Payment Plan below. The monthly payment amount listed includes monthly interest charges.

✓ 3 monthly payments of \$47.32

Plan Details

Monthly Payments	\$47.32
Fixed Interest Rate	4.99%
Total Estimated Interest	\$1.17
Total Estimated Cost of Plan	\$141.96

[View Full Terms & Conditions](#)
[Frequently Asked Questions](#)

8. This is your confirmation that the **Installment Payments** have been completed.
(Clicking OK will take you back to the installment payment screen)

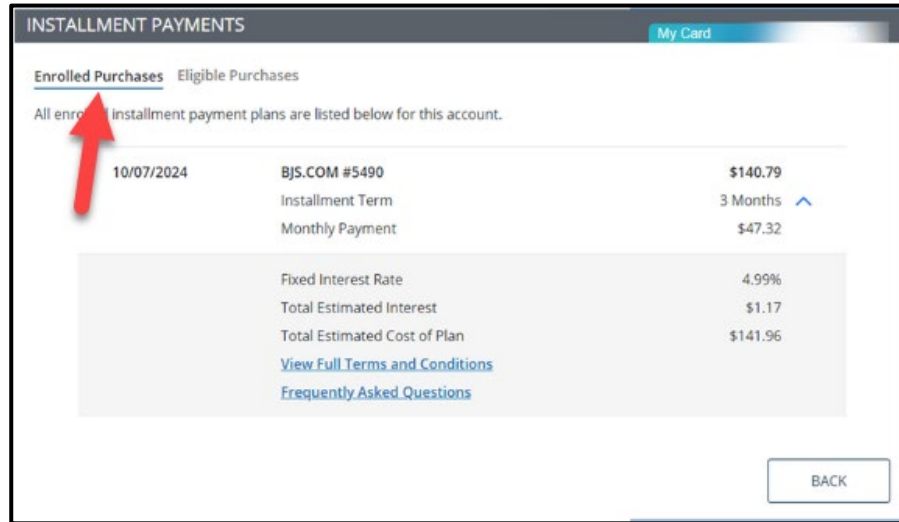
Success

Your Installment Payment Plan for this purchase has been approved! Your first monthly payment will be included with the minimum amount due on your next statement.

Enrolled in Automatic Payments?

If you chose to pay the entire statement balance with your automatic monthly payment, you will pay the total amount for this installment payment plan with your next scheduled payment.

9. Click on **Enrolled purchases** to view your active installments.



The screenshot displays the 'INSTALLMENT PAYMENTS' section of a website. At the top, there is a header bar with 'INSTALLMENT PAYMENTS' on the left and 'My Card' on the right. Below this, there are two tabs: 'Enrolled Purchases' (which is selected and underlined) and 'Eligible Purchases'. A red arrow points to the 'Enrolled Purchases' tab. Below the tabs, a message states: 'All enrolled installment payment plans are listed below for this account.' A table follows, showing details for an installment plan. The table has two main columns: one for dates/terms and another for amounts. The first row shows '10/07/2024' and '\$140.79'. The second row shows 'BJ'S.COM #5490' and '3 Months' with a dropdown arrow. The third row shows 'Installment Term' and '\$47.32'. The fourth row shows 'Monthly Payment'. Below the table, there is a summary box containing 'Fixed Interest Rate' (4.99%), 'Total Estimated Interest' (\$1.17), and 'Total Estimated Cost of Plan' (\$141.96). At the bottom of the summary box are two links: 'View Full Terms and Conditions' and 'Frequently Asked Questions'. A 'BACK' button is located at the bottom right of the page.

Date	Amount
10/07/2024	\$140.79
BJ'S.COM #5490	3 Months
Installment Term	\$47.32
Monthly Payment	

Fixed Interest Rate: 4.99%

Total Estimated Interest: \$1.17

Total Estimated Cost of Plan: \$141.96

[View Full Terms and Conditions](#)

[Frequently Asked Questions](#)

BACK