

REPORT OF TERMS OF CREDIT CARD PLANS

As of:
mmdyyyy

This report is required by law [15 U.S.C. § 1646(b)].

Institution Name

1. Name of credit card plan:
(Limit to 36 characters)

2. Availability of credit card plan (enter code):
 1 = National 2 = Regional 3 = One State

Name of contact:
 Title of contact:
 Phone number of contact:
 E-Mail of contact:

(enter 10 digits, no formatting)

Credit Card Plan Information By State:

PLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM

State	APR	Balance Range		TERMS FOR SECOND TIER			TERMS FOR THIRD TIER			TERMS FOR FOURTH TIER			VARIABLE RATE			Annual Fee	Grace Period	Transaction Fee for Purchases		Minimum Finance Charge	
		From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple			Dollars	Percent	Dollars	Percent
		Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	(Code)*	Percent			Number	Dollars	(Days)	Dollars
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
3 National																					
4 Regional																					
5 AL																					
6 AK																					
7 AZ																					
8 AR																					
9 CA																					
10 CO																					
11 CT																					
12 DE																					
13 DC																					
14 FL																					
15 GA																					
16 HI																					
17 ID																					
18 IL																					
19 IN																					
20 IA																					
21 KS																					
22 KY																					
23 LA																					
24 ME																					
25 MD																					

* Variable rate index codes: 1 = Prime, 2 = One-month T-bill, 3 = Three-month T-bill, 4 = Six-month T-bill, 5 = One-year T-bill, 6 = Fed Funds, 7 = Cost of Funds, 8 = Federal Reserve Discount Rate, 9 = Other.

		Balance Range	TERMS FOR SECOND TIER	TERMS FOR THIRD TIER	TERMS FOR FOURTH TIER	VARIABLE RATE	Annual	Grace	Transaction Fee for	Minimum Finance
--	--	---------------	-----------------------	----------------------	-----------------------	---------------	--------	-------	---------------------	-----------------

State	APR	From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple	Annual Fee	Grace Period	Transaction Fee for Purchases		Minimum Finance Charge		
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	(Code)*	Percent	Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent	
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
26 MA																						
27 MI																						
28 MN																						
29 MS																						
30 MO																						
31 MT																						
32 NE																						
33 NV																						
34 NH																						
35 NJ																						
36 NM																						
37 NY																						
38 NC																						
39 ND																						
40 OH																						
41 OK																						
42 OR																						
43 PA																						
44 RI																						
45 SC																						
46 SD																						
47 TN																						
48 TX																						
49 UT																						
50 VT																						
51 VA																						
52 WA																						
53 WV																						
54 WI																						
55 WY																						

* Variable rate index codes: 1 = Prime, 2 = One-month T-bill, 3 = Three-month T-bill, 4 = Six-month T-bill, 5 = One-year T-bill, 6 = Fed Funds, 7 = Cost of Funds, 8 = Federal Reserve Discount Rate, 9 = Other.

56 Transaction fee for cash advances:
 If fee is uniform over the plan's region, identify amount:
 Amount
 Or if fee varies over the plan's region, identify range:
 Minimum amount
 Maximum amount

Dollars		Percent	
A.		B.	
C.		D.	
E.		F.	

58 Over the credit limit fee:
 If fee is uniform over the plan's region, identify amount:
 Amount
 Or if fee varies over the plan's region, identify range:
 Minimum amount
 Maximum amount

Dollars		Percent	
A.		B.	
C.		D.	
E.		F.	

57 Late Payment fee:
 If fee is uniform over the plan's region, indicate amount:
 Amount
 Or if fee varies over the plan's region, identify range:
 Minimum amount
 Maximum amount

Dollars		Percent	
A.		B.	
C.		D.	
E.		F.	

59 Balance computation method (enter code):

1 = Average daily balance including new purchases; 2 = Average daily balance excluding new purchases; 3 = Two-cycle average daily balance including new purchases;

4 = Two-cycle average daily balance including new purchases; 5 = Adjusted balance;

6 = Previous balance;

7 = Other - please describe (limit to 752 characters).

60 Credit card plan enhancements automatically included in the credit card plan (enter an "X" next to each enhancement offered). (The reporting of this is optional):

- | | | | | | | | | |
|----|--------------------------|--|---|--------------------------|---------------------------------------|---|--------------------------|---|
| 1 | <input type="checkbox"/> | rebates on purchases; | 2 | <input type="checkbox"/> | extension of manufacturer's warranty; | 3 | <input type="checkbox"/> | purchase protection/security; |
| 4 | <input type="checkbox"/> | travel accident insurance; | 5 | <input type="checkbox"/> | travel related discounts; | 6 | <input type="checkbox"/> | automobile rental insurance; |
| 7 | <input type="checkbox"/> | discounts on the purchases of goods and services
(other than travel related); | 8 | <input type="checkbox"/> | credit card registration; | 9 | <input type="checkbox"/> | reduced introductory interest rate available; |
| 10 | <input type="checkbox"/> | other (do not specify). | | | | | | |

61 Name and address to obtain credit card application (limit to 288 characters):

62 Telephone number for consumers with questions about credit card rates and terms (limit to 16 characters):

A toll free number is requested if available: (enter ten digits, no formatting)