

REPORT OF TERMS OF CREDIT CARD PLANS

As of:
mmddyyyy

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.

| 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 | 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 | | | | | | | | | | | | | | | | | | | | | |

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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

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. rebates on purchases;

2. extension of manufacturer's warranty;

3. purchase protection/security;

4. travel accident insurance;

5. travel related discounts;

6. automobile rental insurance;

7. discounts on the purchases of goods and services

8. credit card registration;

9. reduced introductory interest rate available;

(other than travel related);

10. 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)