July 21, 2008 (DRAFT)

REPORT OF TERMS OF CREDIT CARD PLANS

AS Ofmonth/day/year	
This report is required by law [15 U.S.C. § 1646(b)].	Name of credit card plan:
Institution Name	2. Availability of credit card plan (enter code):1 = National 2 = Regional 3 = One State

FR 2572 OMB No. 7100-0239

Average hours per response: 0.25 Approval expires December 31, 2008

Credit card plan information by state:

PLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM

Credit card plan information by state:							FLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM																
State		Balanc	e Range	TERM	IS FOR SECON	ID TIER	т	ERMS FOR TH	RD TIER		TERM	MS FOR FOU	IRTH TI	IER		VARIABLE F	RATE						
	APR	From	То	APR	Baland	e Range	APR	Bala	nce Range		APR	Bala	ance Ra	ange	Index	Margin	Multiple	Annual Fee	Grace Period		ction Fee rchases		nimum ce Charge
		From	10	APR	From	То	APR	From	То	1	APR	From		То	Index	Margin Multiple							
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percen	t Dollars	Dolla	ars	Percent	Dollars		Dollars	(Code)*	Percen	t Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent
	А	В	С	D	E	F	G	Н	I		J	К		L	М	N	0	Р	Q	R	S	Т	U
3. National																							
4. Regional																							
5. AL																							
6. AK																							
7. AZ																							
8. AR																							
9. CA																							
o. co																							
1. CT																							
2. DE																							
3. DC																							
4. FL																							
5. GA																							
6. HI																							
7. ID																							
8. IL																							
9. IN																							
D. IA																							
I. KS																							
2. KY																							
3. LA																							
4. ME																							
5. MD																							
6. MA															1								1
7. MI																							
8. MN																							+ +

^{*} 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.

Institution Name

State		Baland	ce Range	TERM	IS FOR SECON	ND TIER	TERM	MS FOR THIF	RD TIER	TERI	MS FOR FOUR	TH TIER		VARIABLE RAT	E						
	APR	From	То	APR	Baland	e Range	APR	Balar	nce Range	- APR	Balar	ce Range	Index	Margin	Multiple	Annual Fee	Grace Period		ction Fee rchases		nimum e Charge
		110111	10	AFIX	From	То	AFIX	From	То	AFK	From	То	maox.							Dollars	Percent
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	` ′	Percent	Number	Dollars	(Days)	Dollars	Percent		
	A	В	С	D	E	F	G	Н	I	J	К	L	M	N	0	Р	Q	R	S	Т	U
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56. Transaction fee for cash advances:		Dollar	s		Perce	nt
If fee is uniform over the plan's region, identify amount:						
Amount	A.			B.		
Or if fee varies over the plan's region, identify range:						
Minimum amount	C.			D.		
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Institution Name							Ра	age 3
57. Late Payment fee:	Dollars	Percent	58. Over the credit limit fee:			Dollars	Pe	ercent
If fee is uniform over the plan's region, identify amount:			If fee is uniform over the plan's region	n, identify amount:				
Amount	A.	B.	Amount		A.		B.	\top
Or if fee varies over the plan's region, identify range:			Or if fee varies over the plan's region	, identify range:				
Minimum amount	C.	D.	Minimum amount		C.		D.	
Maximum amount	E.	F.	Maximum amount		E.		F.	
59. Balance computation method (enter code):								
 1 = Average daily balance including new purchases; 4 = Two-cycle average daily balance excluding new purchases; 7 = Other—please describe (limit to 752 characters). 	2 = Average daily 5 = Adjusted balar	balance excludin nce;	g new purchases;	3 = Two-cycle average daily balance 6 = Previous balance;	ce including new purcha	ses;		
Credit card plan enhancements automatically included in the credit card plan (endage). rebates on purchases; travel accident insurance; discounts on the purchases of goods or services (other than travel related); other (do not specify).	ter check-mark next to eace 2 extermine 5 trave 8 cree	ension of manufa rel related discou	cturer's warranty; nts;	3 purchase protection/ 6 automobile rental inserveduced introductory	surance;			
61. Name and address to obtain credit card application (limit to 288 characters, 72 p	per line):							
62. Telephone number for consumers with questions about credit card rates and term ()	ms (limit to 16 characters)	A toll-free numbe	r is requested if available:					
Name of contact person for Federal Reserve: Title of contact person: Phone number of contact person: ()								

Authorized Signature