



2002 ECONOMIC CENSUS

CREDIT CARD ISSUING AND SALES FINANCING

OMB No. 0607-0882: Approval Expires 07/31/2004

DUE DATE
FEBRUARY 12, 2003

Mail your completed form to:
U.S. CENSUS BUREAU
1201 East 10th Street
Jeffersonville, IN 47134-0001

FI-52204

Please read the accompanying information sheet(s) before answering the questions.

Need help or have questions about filling out this form?

Visit our Web site at www.census.gov/econhelp

Call 1-800-233-6136, between 8:00 a.m. and 8:00 p.m., Eastern time, Monday through Friday.

- OR -

Write to the address above. Include your 11-digit Census File Number (CFN) printed in the mailing address.

**INFORMATION COPY
DO NOT USE TO REPORT**

(Please correct any errors in this mailing address.)

YOUR RESPONSE IS REQUIRED BY LAW. Title 13, United States Code, requires businesses and other organizations that receive this questionnaire to answer the questions and return the report to the U.S. Census Bureau. By the same law, **YOUR CENSUS REPORT IS CONFIDENTIAL.** It may be seen only by persons sworn to uphold the confidentiality of Census Bureau information and may be used only for statistical purposes. Further, copies retained in respondents' files are immune from legal process.

- Use blue or black ink.
- Do not use pencil.
- Place an "X" inside the box.
- Please center numbers in their respective boxes. Examples:
- Do not put slashes through 0 or 7.

<input checked="" type="checkbox"/>	0	1	2	3	4	5	6	7	8	9
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The reporting unit for this form is an establishment. An **establishment** is generally a single physical location where business is conducted or where services or industrial operations are performed. For further clarification, see information sheet(s).

1 MONTHS IN OPERATION Mark "X" if None

Number of months in operation during 2002 (If none, mark "X" and go to 29.) 0002	<input type="checkbox"/>	2002	
		Number of months	

2 EMPLOYER IDENTIFICATION NUMBER

Is the Employer Identification Number (EIN) shown in the mailing address the same as the one used for this establishment on its latest 2002 Internal Revenue Service Form 941, Employer's Quarterly Federal Tax Return?

0021 Yes 0022 No - Enter current EIN (9 digits) → 0025

	-	
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3 PHYSICAL LOCATION

A. Is this establishment's physical location the same as shown in the mailing address? (P.O. box and rural route addresses are not physical locations.)

0031 Yes

0032 No - Enter physical location →

0035 Number and street	0037 State	0038 ZIP Code
0036 City, town, village, etc.		

B. Is this establishment physically located inside the legal boundaries of the city, town, village, etc.?

0041 Yes 0042 No 0043 No legal boundaries 0044 Do not know

C. Type of municipality where this establishment is physically located

0046 City, village, or borough 0047 Town or township 0048 Other or do not know



52204013

HOW TO REPORT DOLLAR FIGURES

Dollar figures should be **rounded to thousands** of dollars.

If a figure is **\$1,025,628.79**:

If a value is "0" (or less than \$500.00):

Mark "X" if None

Report →

Report →

2002			
\$ Bil.	Mil.	Thou.	Dol.
	1	026	

4 SALES, SHIPMENTS, RECEIPTS, OR REVENUE

Mark "X" if None

2002			
\$ Bil.	Mil.	Thou.	Dol.

Revenue 0100

5 E-COMMERCE SALES, SHIPMENTS, RECEIPTS, OR REVENUE

A. Did this establishment have any e-commerce sales, receipts, and/or revenue in 2002? (*E-commerce includes sales, commissions, rents, or fees collected from any transaction completed over an Internet, Extranet, Electronic Data Interchange (EDI) network, electronic mail, or other online system. Transactions are agreements between buyers and sellers to transfer ownership of, or rights to use, goods or services. Payment for these goods or services may or may not be made online. Please see the information sheet(s) for further clarification.*)

0181 Yes - Go to line B

0182 No - Go to **6**

2002			
Estimates are acceptable			
\$ Bil.	Mil.	Thou.	Dol.

B. E-commerce sales, receipts, and/or revenue of this establishment (*Include e-commerce sales, receipts, and/or revenue in 4. Exclude sales taxes.*) 0185

6 EMPLOYMENT AND PAYROLL

Include:

- Full- and part-time employees working at this establishment whose payroll was reported on Internal Revenue Service Form 941, Employer's Quarterly Federal Tax Return, and filed under the Employer Identification Number (EIN) shown in the mailing address or corrected in **2**.

Exclude:

- Full- or part-time leased employees whose payroll was filed under an employee leasing company's EIN.
- Temporary staffing obtained from a staffing service.

For further clarification, see information sheet(s).

Mark "X" if None

2002	
Number	

A. Number of employees for pay period including March 12 0320

Mark "X" if None

2002		
\$ Mil.	Thou.	Dol.

B. Payroll before deductions (*Exclude employer's cost for fringe benefits.*)

1. Annual payroll 0300

2. First quarter payroll (*January-March, 2002*). 0310



52204021

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

7 LEASED EMPLOYMENT AND PAYROLL

A. Did this establishment have any full- or part-time leased employees whose payroll was filed under an employee leasing company's EIN?

Exclude:

- Temporary staffing obtained from a staffing service.
Contractors, subcontractors, or independent contractors.
Purchased or managed services, such as janitorial, guard, or landscape services.
Professional or technical services purchased from another firm, such as software consulting, computer programming, engineering, or accounting services.
Employees already reported in 6.

For further clarification, see information sheet(s).

0241 Yes - Go to line B

0242 No - Go to 13

Mark "X" if None

Table with 2002 Number header and empty input fields.

B. Number of leased employees for pay period including March 12. 0370

C. Payroll for leased employees before deductions (Exclude employer's cost for fringe benefits.)

1. Annual payroll for leased employees 0350

Table with 2002 \$ Mil., Thou., Dol. headers and empty input fields.

2. First quarter payroll for leased employees (January-March, 2002) 0360

Mark "X" if None

Table with 2002 \$ Mil., Thou., Dol. headers and empty input fields.

8-17 Not Applicable.

18 KIND OF BUSINESS

Principal kind of business in 2002 (Mark "X" only ONE box.)

Finance companies, consumer credit, and credit card issuance

- 0700 522 220 10 13 Automotive sales finance
522 220 20 11 Sales finance, except automotive
522 291 10 17 Consumer/personal finance or small loan company
522 298 90 39 Nondepository industrial bank or Morris Plan
522 220 30 19 Commercial and inventory finance, except trade finance
522 220 30 27 Insurance premium finance
522 220 90 16 Financing leases - providing financing only - Specify primary type of asset leased

0701 [Empty input box]

CONTINUE WITH 13 ON PAGE 4

18 KIND OF BUSINESS - Continued

Finance companies, consumer credit, and credit card issuance - Continued

0700 532 412 10 36 Equipment, vehicle, or other asset leasing, primarily marketing via leases - *Specify primary type of item leased* ↴

0701

522 210 90 18 Credit card issuance by nondepository credit institution

522 210 30 11 Credit card issuance by personal credit institution

522 320 30 18 Credit card services by nondepository credit institution

522 320 90 15 Credit card processing

522 210 10 15 Bank primarily issuing credit cards - national charter

522 210 20 13 Bank primarily issuing credit cards - state charter

522 291 90 28 Other consumer credit - *Specify* ↴

0701

International trade financing

522 293 90 18 International trade credit, loan, or finance

522 293 10 15 Agency of foreign bank - primarily trade finance

522 298 20 18 Agency of foreign bank - primarily commercial finance

522 293 20 13 Agreement or Edge Act corporation - primarily trade finance, including U.S. owned

522 293 30 11 Federally-sponsored credit agency - primarily trade finance

Other business activities

522 298 10 10 Pawn shop

522 298 90 13 Intermediate investment bank

522 310 00 24 Mortgage broker

775 000 00 15 Other kind of business or activity - *Specify* ↴

0701

19-21 Not Applicable.



52204047

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

HOW TO REPORT PERCENTS

If figure is **38.76%** of total sales:

Report whole percents

2002				
Estimates are acceptable. Report dollars OR percents.				
\$ Bil.	Mil.	Thou.	Dol.	Percent
				3 9

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE

(Report sources of revenue for this establishment, either as a dollar figure or as a whole percent of total revenue (reported in 4). See HOW TO REPORT DOLLAR FIGURES on page 2 and HOW TO REPORT PERCENTS above. Do not combine data for two or more lines.)

- Line 1** - Loan income includes interest received, origination and other fees received, and revenue from sales of loans.
- Line 1a** - Includes government guaranteed loans, commercial and industrial mortgages, construction mortgages, secured by accounts receivables, and inventory loans. **Line 1b** - Includes unsecured lines of credit, working capital loans, insurance financing, loan participation, syndicated loans, and banker's acceptances. **Line 1c** - Includes loans to governments and their agencies and foreign governments. **Line 1d** - Includes government guaranteed loans to consumers, such as student loans, residential mortgage loans, home equity, home improvement, vehicle, manufactured homes, boat loans, passbook, and insurance policy. **Line 1e** - Includes unsecured lines of credit, personal loans, overdraft protection, and insurance premium financing.
- Line 2** - Credit market financing products, other than loans that provide lines of credit to credit cardholders and discounted sales financing to merchants, includes services by credit card associations to their members. **Line 2a** - Services that provide a revolving line of credit to holders of credit cards, and credit and transaction/processing services to merchants that accept credit cards; this includes interest, annual fees, and penalty fees. **Line 2b** - Services provided by credit card associations to issuing banks as represented by membership fees. **Line 2c** - All revenue from the complete financial package, including credit protection, accounts receivables, bookkeeping, and collection services. **Line 2d** - Revenue from financing by lease contracts, including operating and financial lease contracts, and fixed-term leases. **Line 2e** - Revenue from providing credit by means of conditional sales contracts and mutual assistance clubs. **Line 2f** - Revenue from providing credit by means other than loans, credit cards, credit cards, factoring, leasing, or installment credit; this includes mortgage brokering products and deposit brokering products.
- Line 3** - Services for exchanging the currency of one country for another, usually in small amounts; includes retail currency transactions. Excludes the wholesale buying and selling of currencies.
- Line 4** - Services that provide an infrastructure for conducting trades in securities and commodity contracts; and clearing and settlement services for securities, commodities contracts, and payments. This includes services that allow trade execution to take place. **Line 4a** - Services that clear and settle payment for financial transactions other than trades of securities and commodity contracts. **Line 4b** - Services that execute, clear and settle trades of securities and commodity contracts, and other financial instruments; this includes preliminary reports, compare and clear services, and final clearance of securities and commodity contracts.
- Line 5** - Other products supporting financial services not elsewhere classified.

Description of sales, shipments, receipts, or revenue	Census use	2002								
		Estimates are acceptable. Report dollars OR percents.								
		\$ Bil.	Mil.	Thou.	Dol.	Percent				
0723	0720	0721								0722
1. Loan income										
a. Loans to nonfinancial businesses - secured										
(1) Interest income	55021									
(2) Origination fees	55022									
(3) Other fees	55023									
(4) Sum lines 1a(1) through 1a(3)	55020									

CONTINUE WITH 22 ON PAGE 6

52204054

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
1. Loan income - Continued						
b. Loans to nonfinancial businesses - unsecured						
(1) Interest income	55031					
(2) Origination fees	55032					
(3) Other fees	55033					
(4) Sum lines 1b(1) through 1b(3)	55030					
c. Loans to governments						
(1) Interest income	55041					
(2) Origination fees	55042					
(3) Other fees	55043					
(4) Sum lines 1c(1) through 1c(3)	55040					
d. Loans to consumers - secured						
(1) Interest income						
(a) Residential mortgage loans	55051					
(b) Home equity loans	55052					
(c) Vehicle loans	55053					
(d) Other loans to consumers	55054					
(2) Origination fees						
(a) Residential mortgage loans	55055					
(b) Home equity loans	55056					
(c) Vehicle loans	55057					
(d) Other loans to consumers	55058					
(3) Other fees						
(a) Residential mortgage loans	55059					
(b) Home equity loans	55061					
(c) Vehicle loans	55062					
(d) Other loans to consumers	55063					
(4) Sum lines 1d(1)(a) through 1d(3)(d)	55050					

CONTINUE WITH **22** ON PAGE 7

CONTINUE ON PAGE 7

52204062

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Census use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
1. Loan income - Continued						
e. Loans to consumers - unsecured						
(1) Interest income						
(a) Personal lines of credit	55071					
(b) Other loans to consumers	55074					
(2) Origination fees						
(a) Personal lines of credit	55075					
(b) Other loans to consumers	55078					
(3) Other fees						
(a) Personal lines of credit	55079					
(b) Other loans to consumers	55083					
(4) Sum lines 1e(1)(a) through 1e(3)(b)	55070					
2. Credit financing products, except loans						
a. Credit card cardholder and merchant fees						
(1) Interest income	55211					
(2) Cardholder fees	55212					
(3) Merchant fees	55213					
(4) Sum lines 2a(1) through 2a(3)	55210					
b. Credit card association products - fees	55220					
c. Factoring - fees	55230					
d. Leasing products						
(1) Interest income - motor vehicle leases	55241					
(2) Interest income - other leases	55242					
(3) Fees - motor vehicle leases	55243					
(4) Fees, except real estate rents - other leases	55244					
(5) Sum lines 2d(1) through 2d(4)	55240					

CONTINUE WITH **22** ON PAGE 8

52204070

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
2. Credit financing products, except loans - Continued						
e. Installment credit products						
(1) Interest income	55251					
(2) Fees	55252					
(3) Sum lines 2e(1) and 2e(2)	55250					
f. All other credit financing products						
(1) Interest income	55261					
(2) Fees	55262					
(3) Sum lines 2f(1) and 2f(2)	55260					
3. Foreign currency exchange fees - retail	57310					
4. Management of financial market and clearing products						
a. Payment clearing and settlement fees	57510					
b. Security and commodity contract trade execution, clearing and settlement fees	57520					
5. Other products supporting financial services - fees - <i>Specify</i> ↴						
	57810					
6. TOTAL (Should equal 4 if reporting in dollars.)	59990					1 0 0

23-24 Not Applicable.

25 EXPORTED SERVICES

NOTE - An exported service is a service performed for a customer or client (individual, government, business establishment, etc.) located **outside** the United States (i.e., outside the 50 States, District of Columbia, U.S. Commonwealth Territories, or U.S. possessions). Services performed for unaffiliated and affiliated foreign firms (i.e., foreign parent firms, subsidiaries, branches, etc.) are included. Services provided to domestic subsidiaries of foreign firms are excluded.

A. Did the receipts or revenue (reported in **4**) include any amounts for exported services?

0911 Yes - Go to line B

0912 No

B. Amount of receipts or revenue for exported services 0914

2002		
\$ Mil.	Thou.	Dol.

52204088

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

26 SPECIAL INQUIRIES

A. CAPITAL LEASES

(Capital leases - Include direct financing, leveraged, or sales-type leases.)

Mark "X" if None

2002			
\$ Bil.	Mil.	Thou.	Dol.

1. Report the **revenue** generated from the lease of assets to others under a capital lease in 2002 5401

2. Report the **acquisition cost** of all assets owned by this establishment that were leased to others beginning in 2002 under a capital lease 5402

3. Report the **fair market value** at the **inception** of the lease of all assets owned by this establishment that were leased to others beginning in 2002 under a capital lease 5403

B. SUPPORT SERVICES

Was this establishment primarily engaged in providing management, administrative, or support services to other establishments of the same company (rather than for the general public or other business firms) in 2002?

0998 Yes

0999 No

27-28 Not Applicable.

29 OPERATIONAL STATUS

Activity that best describes this establishment's status at the end of 2002

(Mark "X" only ONE box.)

0011 In operation

0014 Ceased operation - Give date at right →

0013 Temporarily or seasonally inactive

0015 Sold or leased to another operator - Give date at right AND enter new name and mailing address below ↴

0018	Month	Day	Year

0060 Name of new owner or operator	0061 Employer Identification Number		
	Enter EIN of new owner (9 digits) →		
0062 Mailing address (number and street, P.O. Box, etc.)			
0063 City, town, village, etc.	0064 State	0065 ZIP Code	



52204096

Remarks (Please use this space for any explanations that may be essential in understanding your reported data.)

30 CERTIFICATION - This report is substantially accurate and was prepared in accordance with the instructions.

Is the time period covered by this report a calendar year?

0078 Yes 0079 No - Enter time period covered →

FROM 0070	Month	Year	TO 0071	Month	Year

0072 Name of person to contact regarding this report

0073 Title

Telephone 0074	Area code	Number		Extension	Fax 0075	Area code	Number	
		-					-	

0076 Internet e-mail address	Date completed 0069		Month	Day	Year

Thank you for completing your 2002 Economic Census form.
PLEASE PHOTOCOPY THIS FORM FOR YOUR RECORDS AND RETURN THE ORIGINAL.



52204104