

# REPORT OF TERMS OF CREDIT CARD PLANS

As of \_\_\_\_\_  
month/day/year

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

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

\_\_\_\_\_  
Institution Name

## Credit card plan information by state:

PLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM

State	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	
	APR	From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple							
	Percent	Dollars	Dollars		Percent	Dollars		Dollars	Percent		Dollars	Dollars				Percent	Dollars	Dollars	(Code)*	Percent	Number	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 .....																						
26. MA .....																						
27. MI .....																						
28. 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 \_\_\_\_\_

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	APR	From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin							Multiple
	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
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.

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57. Late Payment 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.		

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.		

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 balance excluding new purchases;
- 5 = Adjusted balance;

- 3 = Two-cycle average daily balance including new purchases;
- 6 = Previous balance;

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

60. Credit card plan enhancements automatically included in the credit card plan (enter check-mark 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 or services (other than travel related);
- 8. \_\_\_\_\_ credit card registration;
- 9. \_\_\_\_\_ reduced introductory interest rate available;
- 10. \_\_\_\_\_ other (do not specify).

61. Name and address to obtain credit card application (limit to 288 characters, 72 per line):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

(\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Name of contact person for Federal Reserve: \_\_\_\_\_

Title of contact person: \_\_\_\_\_

Phone number of contact person: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Authorized Signature \_\_\_\_\_