

Institution Name _____

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	(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																					

* 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

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

Or if fee varies over the plan's region, identify range:

Minimum amount

Maximum amount

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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;

4. _____ travel accident insurance;

7. _____ discounts on the purchases of goods or services
(other than travel related);

10. _____ other (do not specify).

2. _____ extension of manufacturer's warranty;

5. _____ travel related discounts;

8. _____ credit card registration;

3. _____ purchase protection/security;

6. _____ automobile rental insurance;

9. _____ reduced introductory interest rate available;

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) [A toll-free number is requested if available:](#)

(_____) _____ - _____

Name of contact **person for Federal Reserve:** _____

Title of contact **person:** _____

Phone number of contact **person:** (_____) _____ - _____

 Authorized Signature