# G-10(A)  Applications and Solicitations Model Form (Credit Cards)

| Interest Rates and Interest Charges | |
|---|---|
| Annual Percentage Rate (APR) for Purchases | [Purchase rate]<br><br>[Description that rate varies and how it is determined, if applicable] |
| APR for Balance Transfers | [Balance transfer rate]<br><br>[Description that rate varies and how it is determined, if applicable]<br><br>[Statement about balance transfer fee and cross reference, if applicable]<br><br>[Payment allocation notice, if applicable] |
| APR for Cash Advances | [Cash advance rate]<br><br>[Description that rate varies and how it is determined, if applicable]<br><br>[Statement about cash advance fee and cross reference, if applicable]<br><br>[Payment allocation notice, if applicable] |
| Penalty APR and When it Applies | [Penalty rate]<br><br>[Description of events that may result in the penalty rate]<br><br>[Description of how long penalty rate may apply] |
| [Minimum Interest Charge]/[Minimum Charge] | [Description of minimum interest charge or minimum charge] |
| Grace Period on Purchases | [Description of grace period for purchases or statement that no grace period applies] |
| Website for Additional Information | [Reference to Board's website] |

| Fees | |
|---|---|
| [Annual Fee]/[Set-up and Maintenance Fees] | [Notice of available credit, if applicable]<br><br>[Description of fees for availability or issuance of credit, such as an annual fee, if applicable] |
| Transaction Fees<br>• Balance Transfer<br><br>• Cash Advance | [Description of balance transfer fee]<br><br>[Description of cash advance fee] |
| Penalty Fees<br>• Late Payment<br><br>• Over-the-Credit Limit<br><br>• Returned Payment | <br>[Description of late payment fee] [Cross reference to penalty rate, if applicable]<br><br>[Description of over-the-credit limit fee] [Cross reference to penalty rate, if applicable]<br><br>[Description of returned payment fee] [Cross reference to penalty rate, if applicable] |
| Other Fees<br>• Required [insert name of required insurance, or debt cancellation or suspension coverage] | [Description of cost of insurance, or debt cancellation or suspension plans] [Cross reference to additional information, if applicable] |

Balance Computation Method: [Description of balance computation method]