

## G-10(B) Applications and Solicitations Sample (Credit Cards)

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.99% to 19.99%</b> when you open your account, based on your creditworthiness.  After that, your APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> (Intro. APR through your December 2007 billing cycle) <b>15.99%</b> (APR after December 2007)  Balance transfer fees will also apply (see Fees section below).  <b>Notice Regarding Interest Charges:</b> Your introductory APR applies only to balance transfers, not to purchases. During the introductory period we will apply your payments to transferred balances before we apply them to any purchases you make. You will be charged interest on all purchases until your entire balance has been paid off completely, including transferred balances.
<b>APR for Cash Advances</b>	<b>21.99%</b>  This APR will vary with the market based on the Prime Rate.  Cash advance fees will also apply (see Fees section below).
<b>Penalty APR and When it Applies</b>	<b>28.99%</b>  This APR may be applied to the entire balance on your account if you: <ol style="list-style-type: none"> <li>1) Make a late payment twice in a six-month period;</li> <li>2) Go over your credit limit twice in a six-month period;</li> <li>3) Make a payment that is returned; or</li> <li>4) Do any of the above on another account that you have with us.</li> </ol> <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>Grace Period on Purchases</b>	If you pay your entire balance in full each month, you have at least 25 days after the close of each period to pay your balance on purchases without being charged interest.
<b>Website for Additional Information</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.frb.gov/location">http://www.frb.gov/location</a> .

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee: \$100).</p> <p>Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</p>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<p><b>\$29</b> if balance is less than or equal to \$1,000; <b>\$35</b> if balance is more than \$1,000 (Your APRs may also increase; see Penalty APR section above.)</p> <p><b>\$29</b> (Your APRs may also increase; see Penalty APR section above.)</p> <p><b>\$35</b> (Your APRs may also increase; see Penalty APR section above.)</p>
<b>Other Fees</b>	
<ul style="list-style-type: none"> <li>• Required Account Protector Plan</li> </ul>	<b>\$0.79</b> per \$100 of balance at the end of each statement period. See back for details.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."