

FORWARD

January, 2004

This is the thirteenth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by the Minnesota Department of Finance, Treasury Division. This report is required by Minnesota Statutes 325G.415 and is intended to assist in increasing consumer awareness in Minnesota.

This report has been designed to be useful by comparing terms of credit offered to residents in Minnesota, including interest rates, grace periods and annual/other fees. Some credit card issuers have developed additional incentives to solicit your business, such as merchandise discounts, loss protection and rebates. You need to decide if these are important to you.

The report does not make judgments of "good" or "bad" credit cards. Your personal financial needs must be the basis of these judgments. For example, if you pay your charges in full each month you would have little concern for the interest rate charged on balances carried month to month. You would then want to look for cards that allow an adequate grace period or the lowest annual fee. On the other hand, if you carry a balance month to month, you would be more concerned with the interest rate charged.

Listings in this report are separated by Minnesota-issued and non-Minnesota-issued cards. Cards issued by financial institutions are listed separately from those issued by retail businesses. You may find the information most helpful by identifying them in this way.

This report continues to be a popular tool in providing information and tips to help Minnesota consumers become more "credit wise."

The information presented in this REPORT is certified to be a true and correct summary of data reported by companies issuing credit cards as of December 31, 2003.

HOW TO USE THIS REPORT TO SAVE MONEY

Use the chart below to determine how you use your credit card. Look at the far left column and decide which combination best describes your credit card practices. The columns to the right show which characteristics are most important to you: interest rate, grace period or annual fees.

<u>How Do You Use Your Credit Card</u>	<u>Interest Rate (APR)</u>	<u>Grace Period</u>	<u>Annual Fees</u>
Monthly Payments: Paid in Full Amount Charged: High, Medium or Low	Not as Important (No interest paid if there is a grace period)	Long as Possible (to avoid interest)	Low as Possible
Monthly Payments: Usually, but not always paid in full Amount Charged: Low	Somewhat Important	Very Important	Very Important
Monthly Payments: Usually, but not always paid in full Amount Charged: High with occasional high balances	Very Important	Somewhat Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: Low	Very Important	Not as Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: High with high balances	Most Important	Not as Important	Not as Important

Please Note:

The lowest interest rates are not always the most desirable.
 High fees can be offset by low interest rates if your unpaid balances are high.
 Grace periods help only if you pay your balance on time and in full each month.

FREQUENTLY ASKED QUESTIONS

What if a credit card, which I already have, is not on the report? What if I receive a credit card application from an issuer not listed in the report?

Under Minnesota Statutes 325G.415, creditors who distribute credit card applications must file a written report disclosing the data contained in this report by December 31st of each year. It is possible that some credit card issuers may not be included because they failed to file the required report. Creditors who wish to comply with the law should contact the Treasury Division at (651) 296-7091 in order to be included in future editions of the Minnesota Consumer Credit Card Report.

What if the interest rate or other terms of credit are different than those shown in this Report?

The information in this report is current as of December 31, 2003. All credit card issuers are allowed to change their credit terms at any time. Therefore, you can expect that the actual terms offered in a credit card application sent to you may occasionally differ from those in this report.

What should I do if I believe that the credit terms being offered are unfair or excessively different from those in this report?

- 1st: Contact the credit card issuer and discuss your concerns directly. Frequently your questions can be answered. For example, the creditor may offer many different kinds of cards and you were sent the wrong application.

If your concerns are not adequately resolved, then

- 2nd: Contact the Office of the Attorney General's Consumer Protection Division, 1400 NCL Tower, 445 Minnesota Street, Saint Paul, Minnesota 55101. By telephone at (651) 296-3353 or (800) 657-3787. By e-mail: attorney.general@state.mn.us

I thought Minnesota law prohibited interest over 18% per year. Why do some credit cards have interest rates over 18%?

Minnesota law prohibits creditors located in Minnesota from charging over 18%. Out-of-state creditors may charge Minnesotans more than 18% per year. In addition, many Minnesota institutions offer credit cards, which are actually issued by out-of-state financial institutions. These credit cards are not subject to the 18% per year limitation even though they appear to be issued by a Minnesota institution.

How important is the amount I pay each month to the cost of using a credit card?

Two people charge \$1,000.00 each on their credit cards. Both have an APR of 18 percent. Person A wants to pay this debt in one year, making 12 even payments. Person B chooses to pay only the \$20 minimum required each month by the credit card. This chart shows the costs to each of them.

	<u>Amount Charged</u>	<u>Monthly Payments</u>	<u>Months To Pay</u>	<u>Finance Charge</u>	<u>Total Money Paid</u>
Person A	\$1,000.00	\$91.68	12	\$100.16	\$1,100.16
Person B	\$1,000.00	\$20.00	93	\$860.00	\$1,860.00

Are the credit cards that offer rebates really saving me money?

One way of answering that question came in a Business Week magazine article that used the example of a typical spender who has an annual charge volume of \$2,200 and carries a balance of \$1,100. This person would pay \$233.15 in annual fee and interest charges and earn one-tenth of an airline ticket in a year. But with another card, a low-rate program with no rebates, the total cost would be only \$125.62. Someone who charges \$20,000 a year and pays off the balance in full would earn a free ticket, spend only \$50.00 on the annual fee, and pay no interest charges, for a net benefit of \$450.00, assuming a ticket costs \$500.00.

FIRST:

HOW TO GET CREDIT

On your first try to get a credit card you might be frustrated. If you have never used credit before, some creditors may turn you down. You need to prove you are "credit-worthy." Here's how to become credit-worthy:

- Open a checking account or a savings account in your name. This will show how you manage your money.
- Apply for a department store credit card. Repaying credit card bills on time helps you get a good credit history.
- If you do not qualify on your own, ask someone to "co-sign" your application (this means they will be responsible if you do not pay back the money you owe).

How Creditors Make Decisions About You

Creditors will look at you and your finances and decide whether, or not, to give you a credit card. Today, creditors assess the creditworthiness of potential credit card customers much more thoroughly than they have in the past five years, evaluating household income, debt levels, number of credit cards now held by the consumer and how much credit is available on them. It is important to note that the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants' income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law for the creditor is the Federal Trade Commission, Office of Equal Credit Opportunity, Washington, DC 20580.

Your Credit Report

A potential creditor may look at your "credit history." This is information they get from a "credit reporting agency" or "credit bureau." This information is called your "credit report" or "credit history." It is a file with computerized information about the payments you have made on credit cards, car loans or other types of credit.

Federal law gives you the right to know what your credit report says. The credit bureau must help you understand your credit report. There is no fee for this help if you contact the credit bureau within 30 days after you are turned down for credit, employment, or insurance because of information in your credit report.

Accurate negative information generally can be reported for seven years, but there are exceptions:

- Bankruptcy information can be reported for 10 years; however, a bankruptcy filing could effect your credit for a lifetime;
- Information reported because of an application for a job with a salary of more than \$20,000 has no time limitation;
- Information reported because of an application for more than \$50,000 worth of credit or life insurance has no time limitation;
- Information concerning a lawsuit or a judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer; and
- Default information concerning U.S. Government insured or guaranteed student loans can be reported for seven years after certain guarantor actions.

Be sure your credit record is complete and correct. Mistakes on your credit record can hurt you. If you find wrong information, you can ask to have it corrected. If you find a mistake, write to the credit bureau and explain to them the problem. The credit bureau will investigate your complaint and report back to you. The credit bureau should not charge a fee for this service. If you are not satisfied with the results of the investigation, you may send a brief letter to the credit bureau to keep in your file. In the letter, explain why you think the record is wrong. The credit bureau must include your letter with your report in the future.

How to Get Your Credit Report

If you would like to see your credit report, contact one of the three national credit reporting agencies listed below. Each of these credit bureaus may keep a credit file on you. Your request will need to include your name, address, previous address, and Social Security number. Remember, you are entitled to receive the report free if you were turned down for credit because of the report. There may be a fee charged if a credit report is requested and there has not been a denial of credit.

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

Trans Union
P.O. Box 1000
Chester, PA 19022
(800) 916-8800

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

If You Are Turned Down for Credit

The law says you must be told whether you are approved for credit or not. A creditor has 30 days to tell you, in writing, if you are denied credit. If you are denied credit, find out why.

NOW THAT YOU'VE GOT CREDIT: HOW TO USE IT WISELY

Consumers should accept only as much credit as they can comfortably handle and should use it sparingly. Some personal financial experts recommend that monthly consumer debt payments -- including credit cards and auto loans, but excluding rent or mortgage payments -- should not exceed 12 percent of the consumer's monthly take-home pay.

Using Credit Cards

- Shop around for cards. By referencing the chart found earlier in this report, "How to Use This Report to Save Money", you will be able to determine the best card to suit your needs, depending on how you use your credit card. For instance, if you pay off your balance every month, you may settle for a low annual fee and high interest rate. If you carry a balance, you may want to exchange a high annual fee for a low interest rate. If you choose to use credit, try to pay it off each month. That way, you're getting an interest-free loan.
- Don't be swayed by impulse buying and don't charge more than you can afford. Go home and think about it before putting more debt on a credit card.
- Make a realistic budget and stick to it.
- Pay off creditors who can take the quickest action to hurt you, not those who are calling you the most often. First pay for necessities like utilities and rent or mortgage.

Credit Warning Signs

- Paying only the minimum payment month after month.
- Being out of cash constantly.
- Being late making crucial payments, such as rent or mortgage.
- Borrowing from one lender or credit card to pay another.

Be Smart With Credit Card Issuers

(from an article by Linda Stern, personal finance writer for Reuters)

The bottom line today for companies who issue credit cards to consumers is to make sure they profit from the use of their card. It's not on their agenda to keep you from spending more than you should, or to encourage you to pay low rates instead of high ones, or to teach you to avoid the behavior that will cause you to pay more than you have to. Learn to be similarly selfish, to ensure that you keep your good credit. Be especially aware of the following three "traps" that many credit card companies are setting for their cardholders today:

- The "you don't have time to pay on time" trap. At one time, consumers had a month to make a payment. Not

anymore. Some bills arrive a week or more after their closing date and within two weeks of their due dates. With stories of credit card issuers taking as long as a week to post a payment, you pretty much have to open the bill when it comes in, write your check and hustle over to the post office. And it's worth hustling: In today's environment, one late payment can cost you a \$30 late fee and push you into punitive interest rate territory, levying your annual interest rate over 20 percent. And, don't expect your credit card issuer to waive the late fee; that's happening with less frequency, too.

- The "credit punity" trap. A national credit research company has reported that credit card issuers are checking credit reports monthly and slapping punitive rates on customers who fall behind on any of their cards. This research company found that several major card issuers have indicated they may bump interest rates as high as 23.9 percent for customers who are 30 days or more overdue on any card payments. By the way, fall behind on a department store card and you'll pay more for your credit cards, too.
- The "convenience check" low balance trap. These are the checks that come to you in the mail and encourage you to transfer balances or put money in your pocket -- "for anything you want" -- by simply writing these checks against your credit. Their low temporary rates look tempting, some as low as 3.99 percent, but buried in the fine print is usually some separate "transaction" fee that runs as high as 3 percent of the amount of the check and is posted immediately. Not only does this double your annual interest rate, it may also compound it indefinitely if you carry a balance on the card.

What's the moral of this story? Not that your credit card issuer is or should be your friend; it's not their job to save you from yourself. That's your job. And with the current, aggressive credit card marketing climate, your job is getting harder and harder. Trust no one, read all that annoying small print, don't borrow more than you should, and pay your bills on time.

Help If You Can't Pay Your Bills

Finally, if you've become overwhelmed; if you've spent too much, lost your job or become sick, making it hard to pay your bills on time, you can get help. A case in point is a couple in North Carolina who owed \$25,000 in credit card debt -- on a combined annual income of about \$30,000. Creditors were closing in, and the couple feared they would have to file for bankruptcy, which was not an option they wanted to take. But, there was another option available to them. They went to their local Consumer Credit Counseling Service, a nonprofit agency that helped them negotiate a repayment plan with their creditors. They are now paying \$500 a month and hope to be debt-free in 5 years. These organizations, which were formed to counsel consumers who are in debt, can also, as with the North Carolina couple, talk to the companies where consumers owe money to arrange a payment plan. To find a credit or debt counselor, look in the yellow pages under "Credit & Debt Counseling." Also, some schools, military bases, credit unions and housing authorities offer credit counseling too. Some, but not all will charge a fee for this service.

NEED MORE INFORMATION??

Contact the Minnesota Attorney General's Consumer Protection office at 1400 NCL Tower, 445 Minnesota Street, St. Paul, MN 55101; (651) 296-3353, or (800) 657-3787; on the Internet at www.ag.state.mn.us/.

The Board of Governors of the Federal Reserve System have two free publications entitled: "Consumer Handbook to Credit Protection Laws" and "SHOP...The Card You Pick Could Save You Money." Request your free copy(s) from the Board of Governors Publication Services, MS-127, Washington, DC 20551.

The Consumer Information Center, organized under the U.S. General Services Administration publishes The Consumer Information Catalog listing titles, descriptions, and ordering information for the more than 200 free and low-cost publications. Revised and published quarterly, the Catalog brings together publications from more than 40 agencies, providing the public with one convenient source for federal consumer information. Consumers can get a free catalog by requesting one online at www.pueblo.gsa.gov/ or, call toll-free 1 (888) 8 PUEBLO (that's 1 (888) 878-3256).

The Federal Trade Commission publishes many excellent fact sheets on consumer credit rights. To request publications, write to them at 6th and Pennsylvania Avenue NW, Washington, DC 20580, or visit their site on the Internet at www.ftc.gov/.

The Better Business Bureau provides instant access to business and consumer information. Contact the Council of Better Business Bureaus, Inc. for access to the BBB system of over 150 Bureaus located in the United States and Canada: 4200 Wilson Boulevard, Suite 800, Arlington, VA 22203-1804; (703) 276-0100, or visit their website at www.bbb.org/.

The National Foundation for Consumer Credit (NFCC) is a national non-profit network of 1,450 Member Financial Wellness Centers designed to provide assistance to people dealing with stressful financial situations; and is committed to promoting financial literacy through money management education. You can visit their website at www.nfcc.org/ or call them toll free at 1-800-388-2227.

If you have access to the Internet and want to surf, literally thousands of sites are available by searching on keywords such as "credit card," "consumer protection," "credit reports," etc.

Tired of Credit Card Offers? -- You can remove your name from lists that credit-reporting agencies provide to credit card issuers by calling toll free (888) 5-OPT-OUT (888-567-8688) for instructions.

DEFINITIONS OF TERMS USED IN CREDIT CARD REPORT

A.P.R.	Annual Percentage Rate. The rate of interest charged by a creditor on an <u>annual</u> basis. Divide the A.P.R. by 12 to find out how much interest is charged each month. For example, if the A.P.R. is 18% and if your unpaid balance is \$1,000 then you will pay 1.5% interest (\$15.00) per month. No interest is added during a grace period.
NSF	Non-Sufficient Funds. Some creditors allow you to use your credit card to obtain cash from a cash machine. If you use this feature without having sufficient funds in your bank account to cover the withdrawal you must pay an additional NSF Charge .
Variable Interest Rate:	A variable rate is pegged to a certain percentage above the prime rate or some other rate and adjusted either monthly or quarterly as that rate moves. (Indicated by a "V" following the APR, eg., 10.90V.)
Grace Period:	The grace period is the time between the statement date and the payment due date when no finance charge accrues, provided no previous balance exists. Once your account begins to revolve, you generally start paying interest immediately on each additional purchase.

Tips to Protect Your Credit Card

- * Do not give your credit card number or expiration date over the phone unless you have placed the call.
- * Credit card numbers are never needed for "Identification" purposes. If you hear that line - hang up.
- * Rip up or retain credit card transaction carbons
- * Never leave your credit cards or receipts lying around.
- * Make a list of everything you carry in your wallet, including your credit card numbers. Keep this list in a safe place, separate from your wallet or purse.
- * If your card is lost or stolen, report it immediately.
- * Save your receipts and check them against your monthly statement. This is an easy way to discover if someone is using your card number or if there is a billing error.
- * Do not reveal personal information when using your credit card. Minnesota law prohibits merchants from requiring personal information such as an address or phone number when you use your credit card.
- * Make sure that you understand the terms of a credit card plan before you accept the card.
- * As always, be wary of credit card deals that sound too good to be true.

Source: Office of the Minnesota Attorney General.

Minnesota Financial Institutions

Name of Institution	City	CardName	Annual Exceed Late				Grace NSF if		Reported Notes
			Fee	Limit	Payment APR	Days	Days	Reported	
			\$	%	% or \$	%		\$	
Affinity Plus FCU	St. Paul	Visa Classic	0	15	15	13.92	25	-	Initial \$10 membership fee
Affinity Plus FCU	St. Paul	Visa Gold	0	15	15	10.96	25	-	Initial \$10 membership fee
Affinity Plus FCU	St. Paul	Visa Platinum	50	15	15	9.9	25	-	Initial \$10 membership fee
Affinity Plus FCU	St. Paul	Visa Student	0	15	15	15.9	25	-	Initial \$10 membership fee
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0	15	15	12.9	25	-	No grace on cash adv, \$10 Ret Ck, \$15 Rpclmnt
Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0	15	15	11.9	25	-	No grace on cash adv, \$10 Ret Ck, \$15 Rpclmnt
Austin City Employees Credit Union	Austin	Visa Classic	0	25	15	9.9	25	-	No grace on cash adv, Rpclmnt \$5, Min Pmt 3% or \$20
Central Minnesota Federal Credit Un	Melrose	Visa Classic A	10	15	5%	11.9	25	-	Late Pmt Fee \$10-\$50
Central Minnesota Federal Credit Un	Melrose	Visa Classic B	0	15	5%	13.9	25	-	Late Pmt Fee \$10-\$50
Central Minnesota Federal Credit Un	Melrose	Visa Platinum	0	15	5%	9.9	25	-	Late Pmt Fee \$10-\$50
Cities Credit Union	Vadnais Heights	Cities CU Visa	0	10	10	11.95	25	-	15 No grace on cash adv
Citizens Natl Bank of Park Rapids	Park Rapids	Visa	0	20	5%	14.9	25	-	1st year rate 7.99%, 3% or \$20 Cash adv fee
Citizens Natl Bank of Park Rapids	Park Rapids	Visa Gold	0	20	5%	14.5	25	-	1st year rate 7.99%, 3% or \$20 Cash adv fee
City & County Employees Credit Un.	St. Paul	Visa Classic	10	25	10	13	25	-	18 3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Gold	0	25	10	10.9	25	-	18 3% of bal due, Doc Copy \$5, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Classic	0	20	29	15.85	-	-	26 \$3 Rpclmnt, Intro Rate 8.9%, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Gold	0	20	29	13.92	-	-	26 \$3 Rpclmnt, Intro Rate 7.9%, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Platinum	0	20	29	9.9	-	-	26 No grace on cash adv
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0	10	10	10.90V	25	-	Var Prime + 6.5%, No grace on cash adv
Eastwood Bank-Kasson	Kasson	Visa Business	20	25	25	14.9	25	-	25 No grace on cash adv, \$5/2% ATM fee
Eastwood Bank-Kasson	Kasson	Visa Classic	0	25	25	13.9	25	-	25 No grace on cash adv, \$5/2% ATM fee
Eastwood Bank-Kasson	Kasson	Visa Gold	0	25	25	11.9	25	-	25 No grace on cash adv, \$5/2% ATM fee
Eastwood Bank-Kasson	Kasson	Visa Platinum	0	25	25	9.9	25	-	25 No grace on cash adv, \$5/2% ATM fee
Electric Machinery Employees Cr. Un	Minneapolis	Visa Classic	0	0	0	12.75	25	-	No grace on cash adv
Electrus Federal Credit Union	Brooklyn Center	Visa	0	15	15	11.9	25	-	15 Rpclmnt card 5\$, No grace on cash adv
Federated Employees Credit Union	Owatonna	Visa	0	15	15	10.9	25	-	15 \$25 Min pmt, No grace on cash adv
First Community Credit Union	Columbia Heights	Visa Classic	0	15	5%	12.9	25	-	APR 17.9% on delinquent acc, No grace on cash adv
First Community Credit Union	Columbia Heights	Visa Platinum	0	15	5%	9.9	25	-	APR 12.9% on delinquent acc, No grace on cash adv
First Minnesota Bank, N.A.	Minnetonka	FM Classic Visa	0	15	5	16.75	25	-	22 No grace on cash adv, \$2 Cash adv fee
First Minnesota Bank, N.A.	Minnetonka	FM Gold Card	0	15	5	16.75	25	-	22 No grace on cash adv, \$2 cash adv fee
First National Bank Montevideo	Montevideo	Visa Classic	20	15	5%	10.50V	25	-	Var US Bank Prime +6.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Classic	0	15	5%	13.50V	25	-	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Gold	20	15	5%	10.50V	25	-	Var US Bank Prime +6.5%-Max 18%, \$2.50 cash adv
First National Bank Montevideo	Montevideo	Visa Gold	0	15	5%	13.50V	25	-	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25

Minnesota Financial Institutions

First National Bank Montevideo	Montevideo	Visa Platinum	0	15	5%	7.50V	25	-	Var US Bank Prime +3.5%-Max 18%, \$2.50 cash adv
First National Bank of Cold Spring	Cold Spring	Visa Classic	0	5	5	15.9	25	-	No grace on cash adv, 2% cash adv fee
First National Bank of Cold Spring	Cold Spring	Visa Gold	0	5	5	14.9	25	-	2% cash adv fee, No grace on cash adv
First National Bank of Milaca	Milaca	Visa Classic	0	20	10	16.8	25	20	Commercial accounts to be paid in full each stmt
First National Bank of the North	Sandstone	Visa	0	0	0	12.5	25	-	-
First State Bank of Wabasha	Wabasha	MasterCard	0	0	0	14.5	25	-	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	MasterCard Gold	0	0	0	14.5	25	-	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa	0	0	0	14.5	25	-	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa Gold	0	0	0	14.5	25	-	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa	0	5	5	14.88	25	-	No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa Corporate	0	5	5	14.88	25	-	No grace on cash adv, Account bal due each stmt
First State Bank of Wyoming	Wyoming	Visa Gold	0	5	5	14.88	25	-	No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa Gold Corporat	0	5	5	14.88	25	-	No grace on cash adv, Account bal due each stmt
Floodwood Area Credit Union	Floodwood	Visa	0	5	0	13.9	25	10	\$10 Doc copy
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0	20	20	12.9	25	-	Min Pmt 3% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0	20	20	9.9	25	-	Min Pmt 2% or \$30
Freeport State Bank	Freeport	Visa Classic	0	20	20	12.48	25	-	-
Freeport State Bank	Freeport	Visa Gold	0	20	20	12.48	25	-	-
General Mills Federal Credit Union	Minnetonka	CU Visa Classic	0	20	20	9.9	25	-	No grace on cash adv, Membership required
General Mills Federal Credit Union	Minnetonka	CU Visa Platinum	0	20	20	9.9	25	-	No grace on cash adv, Membership required
Grand Rapids State Bank	Grand Rapids	Visa Business	40	25	2%	15.48	25	-	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Classic	0	10	5%	15.48	25	-	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0	10	5%	15.48	25	-	No grace on cash adv
Great River Federal Credit Union	St. Cloud	Visa Classic	0	10	10	12.9	25	-	Min pmt \$20 or 3%, No grace on cash adv
Greater Minnesota Credit Union	Mora	Visa Classic	0	20	20	12	25	15	Min pmt \$25 or 4%, No grace on cash adv
Hardwick State Bank	Hardwick	Visa	0	1	5	14.76	25	-	No grace on cash adv
Heartland Credit Union	Inver Grove Hts	Visa Classic	0	20	20	12.9	25	20	No grace on cash adv, Stmt cpy \$2, lost card \$10
Heartland Credit Union	Inver Grove Hts	Visa Gold	0	20	20	10.9	25	20	No grace on cash adv, Stmt cpy \$2, lost card \$10
Heartland Credit Union	Inver Grove Hts	Visa Gold Rewards	30	20	20	11.9	25	20	No grace on cash adv, Stmt cpy \$2, lost card \$10
Hibbing Cooperative Credit Union	Hibbing	Visa	0	0	0	12.9	25	-	\$2 Draft retrieval fee, No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Classic	0	20	10	11.96	25	25	Min pmt \$10, \$10 Rpclmnt
Hiway Federal Credit Union	St. Paul	Visa Gold	0	20	10	10.96	25	25	Min pmt \$10, \$10 Rpclmnt
Hiway Federal Credit Union	St. Paul	Visa Platinum	25	20	10	9.9	25	25	Min pmt \$10, \$10 Rpclmnt,
Hopkins Schools Credit Union	Hopkins	Visa	0	0	0	14.9	25	-	No grace on cash adv
Hormel Employees Credit Union	Austin	Visa Classic	0	15	20	8.9	25	15	Risk based rates 8.9-15.9%, No grace on cash adv
Hoyt Lakes Community Credit Union	Hoyt Lakes	Visa	0	10	10	12.9	25	10	No grace on cash adv, \$4 Draft copy, \$5 Rpclmnt
IBEW 110 Federal Credit Union	St. Paul	Visa Classic	0	10	0	6.9	25	20	No grace on cash adv, \$5 Rpclmnt, \$5 Doc copy
Jasper State Bank	Jasper	Visa	0	1	5	10.9	25	10	Risk based rates 10.9-14.76%, No grace on cash adv
Mayo Employees Credit Union	Rochester	Visa Classic	0	10	20	11.9	25	-	\$10 Card rpclmnt
Mayo Employees Credit Union	Rochester	Visa Platinum	0	10	20	8.00V	25	-	WJS Prime + 4.0%, \$10 Card rpclmnt

Minnesota Financial Institutions

Members Cooperative CU	Cloquet	Visa Classic	5	20	20	13.9	25	-	Delinquent acc rate 16.90%, No grace on cash adv
Members Cooperative CU	Cloquet	Visa Platinum	5	20	20	9.99	25	-	Delinquent acc rate 12.99%, No grace on cash adv
Merchants National Bank of Winona	Winona	MasterCard Classic	0	20	5%	13.56	25	-	12.60% on bal over \$1500
Merchants National Bank of Winona	Winona	MasterCard Gold	0	20	5%	12.6	25	-	11.52% on bal over \$1500
Merchants National Bank of Winona	Winona	Visa Business	25	20	5%	13.56	25	-	12.60% on bal over \$1500
Merchants National Bank of Winona	Winona	Visa Classic	0	20	5%	13.56	25	-	12.60% on bal over \$1500
Merchants National Bank of Winona	Winona	Visa Gold	0	20	5%	12.6	25	-	11.52% on bal over \$1500
Mid Minnesota Federal Credit Union	Brainerd	Visa	0	15	20	8.24V	25	-	Var rate prime + 4.24%, No grace on cash adv
Minnesota Building Trades Fed. CU	Maple Grove	Visa Classic	25	25	25	12	25	25	\$10 Non use fee
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	25	25	25	10.9	25	25	\$10 Non use fee
Minnesota Power Employees Credit Un	Duluth	Visa Classic	0	10	0	9.9	25	-	\$5 Rpclmnt, \$5 Document copy
Minnesota Valley Federal Credit Un	Mankato	Visa	5	15	15	8.9	25	20	No grace on cash adv, \$5 Stmt copy
Moorhead Credit Union	Moorhead	Visa	0	0	15	12.9	25	-	No grace on cash adv
Nicollet County Bank of St. Peter	St. Peter	MasterCard	0	10	10	16.92	25	-	\$5 Card rpclmnt, No grace on cash adv
Nicollet County Bank of St. Peter	St. Peter	Visa Classic	15	10	10	14.88	25	-	No ann fee 1st year or if purchases < 2,000 annual
Nicollet County Bank of St. Peter	St. Peter	Visa Gold	25	10	10	13.92	25	-	No ann fee 1st year or if purchases > 2,500 annual
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Classic	0	10	10	12.9	25	-	-
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Platinum	0	10	10	9.9	25	-	-
Northwoods Credit Union	Cloquet	Visa	0	10	10	11.9	25	-	No grace on cash adv
Northwoods Credit Union	Cloquet	Visa Platinum	0	10	10	7.99	25	-	No grace on cash adv
Novation Credit Union	St. Paul	Visa Classic	0	25	25	9.9	25	15	\$15 Rpclmnt, \$65 Card pickup
Novation Credit Union	St. Paul	Visa Gold	0	25	25	9.9	25	15	\$15 Rpclmnt, \$65 Card pickup
Pipefitters Steamfitters Credit Un.	St. Paul	Visa Classic	0	10	5	14.25	25	-	No grace on cash adv, \$15 Card rpclmnt
Retail Employees Credit Union	St. Louis Park	CU Classic	0	20	20	12.9	25	20	No grace on cash adv, Delq acc rate 16.9%
Retail Employees Credit Union	St. Louis Park	CU Platinum	0	20	20	8.9	25	20	No grace on cash adv, \$2 charge slip copy
Richfield/Bloomington Credit Union	Richfield	Visa Classic	0	10	10	12.99V	25	-	No grace on cash adv
Richfield/Bloomington Credit Union	Richfield	Visa Platinum	0	10	10	9.90V	25	-	No grace on cash adv
Roundbank	Waseca	Visa Classic-1	0	20	5%	18	25	-	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Classic-2	15	20	5%	13.8	25	-	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Gold-1	28	20	5%	11.88	25	-	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Gold-2	0	20	5%	16.8	25	-	\$5-\$25 Cash adv fee, No grace on cash adv
Security State Bank of Hibbing	Hibbing	Visa Classic	12	25	5%	14.88	25	-	No grace on cash adv, 3%/\$5 Min Cash adv fee
Security State Bank of Hibbing	Hibbing	Visa Gold	28	25	5%	14.88	25	-	No grace on cash adv, 3%/\$5 Min Cash adv fee
Slumberland - Alexandria	Alexandria	Preferred Customer	0	0	15	18	-	-	Finance charges from close of billing cycle
SMW Federal Credit Union	Maplewood	Platinum	0	25	20	7.00V	25	25	WSJ Prime + 3%, No grace on cash adv
SMW Federal Credit Union	Maplewood	Platinum Rewards	25	25	20	7.00V	25	25	WSJ Prime + 3%, No grace on cash adv
SMW Federal Credit Union	Maplewood	Visa Classic	0	25	20	12.75	25	25	No grace on cash adv, Cash adv fee 3%/\$5
Soo Line Credit Union	Minneapolis	Visa Classic	10	15	15	10.9	25	10	No grace on cash adv
St. Cloud Federal Credit Union	St. Cloud	Visa Classic	0	20	15	13.5	25	-	No grace on cash adv, Min cash adv = \$50
St. Cloud Federal Credit Union	St. Cloud	Visa Gold	0	20	15	9.9	25	-	No grace on cash adv, Min cash adv = \$50

Minnesota Financial Institutions

State Bank of Aurora	Aurora	Visa Business	0	35	35 V	25 -	WSJ Prime+3.9-7.9%, 10.9% cash adv, no grace
State Bank of Aurora	Aurora	Visa Classic	0	35	29 Var	25 -	WJS Prime +10.24%-19.24%, 19.99% cash adv
State Bank of Aurora	Aurora	Visa College	0	29	29 7.90V	25 -	WJS Prime +7.9%, 9.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa Platinum	0	35	29 V	25 -	WJS Prime +3.99%-12.99%, 14.99% Cash adv
State Bank of Aurora	Aurora	Visa Platinum Trav	55	35	29 9.99V	25 -	WSJPrime+9.9%, 14.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa Reward Plat	0	35	29 Var	25 -	WS Prime+9.99%, 14.99% Cash adv, no grace
State Bank of Bird Island	Bird Island	MasterCard	0	10	10 15.96	25 -	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	MasterCard Gold	0	10	10 14.76	25 -	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	Visa	0	10	10 15.96	25 -	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	Visa Gold	0	10	10 14.76	25	0 2% Cash adv fee, No grace on cash adv
State Bank of Chandler	Chandler	Visa Classic	0	0	5 15	25	15 No grace on cash adv
State Bank of Lismore	Lismore	Visa	0	0	5 14.4	25 -	No grace on cash adv, Cash adv fee \$1
State Bank of McGregor	McGregor	Visa	0	15	5% 9.00V	25 -	WSJ Var Prime + 5%, No grace on cash adv
State Bank of Park Rapids	Park Rapids	MasterCard	0	20	5% 11.74V	25	25 NY Prime+6.99%. 9.99%-18.00%
State Bank of Park Rapids	Park Rapids	Visa	0	20	5% 11.74V	25	25 NY Prime+6.99%. 9.99%-18.00%
State Bank of Richmond	Richmond	Visa	20	15	15 14.9	25	15 \$5 Rpclmnt, \$4 Stmt copy, No grace on cash adv
State Bank of Richmond	Richmond	Visa Gold	20	15	15 14.9	25	15 \$5 Rpclmnt, \$4 Stmt copy, No grace on cash adv
State Bank of Richmond	Richmond	Visa Gold2	20	15	15 14.9	25	15 \$5 Rpclmnt, \$4 Stmt copy, Cash back program
Think Federal Credit Union	Rochester	Classic	0	19	19 7.90V	25 -	Var Prime + 3.9%, Credit limits up to \$2500
Think Federal Credit Union	Rochester	Gold	0	19	19 6.90V	25 -	Var Prime + 2.9%, Credit limit up to \$10,000
Think Federal Credit Union	Rochester	Platinum	0	19	19 5.90V	25 -	Var Prime + 1.9%, Credit limit up to \$20,000
Trades & Labor Credit Union	Albert Lea	Visa Classic	0	10	15 12.9	25	20 \$5 Rpclmnt, \$5 Doc copy, No grace on cash adv
Two Harbors Federal Credit Union	Two Harbors	Visa Classic	0	0	0 13.9	25 -	-
United Educators Credit Union	Woodbury	Visa Classic	0	10	10 10.00V	25	23 Var 26 Week T-Bill, \$5 Rpclmnt, \$2 Copy, 5\$ Draft
United Employees Credit Union	Albert Lea	Visa	0	10	10 13.9	25	10 No grace on cash adv
US Federal Credit Union	Burnsville	Gold Card	0	15	25 10.9	25	25 Draft copy \$5, Lost card \$10, No grace on cash adv
US Federal Credit Union	Burnsville	Platinum	0	15	25 8.9	25	25 \$25 non-use fee, No grace on cash adv
US Federal Credit Union	Burnsville	Savings Secured	0	15	25 12.9	25	25 Draft copy \$5, Lost card \$10, No grace on cash adv
US Federal Credit Union	Burnsville	Visa Classic	0	15	25 12.9	25	25 Draft copy \$5, Lost card \$10, No grace on cash adv
Wells Federal Bank, FSB	Wells	MasterCard	0	10	10 15.96	25 -	\$2 ATM transaction, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Classic	0	10	10 15.96	25 -	\$2 ATM transaction, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Gold	0	10	10 15.96	25 -	\$2 ATM transaction, No grace on cash adv
Western National Bank of Duluth	Duluth	Business Card	0	10	10 12.99	25 -	Balance due each stmnt, 16.80% cash advance rate
Western National Bank of Duluth	Duluth	Visa Advantage	0	20	5% 12.99	25 -	Min pmt 3% or \$30, 16.80% on cash advances
Western National Bank of Duluth	Duluth	Visa Classic	0	30	5% 18 -	-	Min pmt 5% or \$50
Western National Bank of Duluth	Duluth	Visa Platinum	0	20	5% 9.9	25 -	Mim pmt 3% or \$30

Out of State Financial Institutions

Name of Institution	CardName	City	State	Annual	Exceed	Late	NSF if				Notes
				Fee	Limit	Payment	APR	Grace	Reported	Days	
				\$	% or \$	% or \$	%		Days	\$	
1st Garland Community Federal CU	Visa	Garland	TX	0	15	5%	9.9	25	-		Risk based rates 9.9-16.9%, No grace on cash adv
A-K Valley Federal Credit Union	Visa Classic	Lower Burrell	PA	0	15	25	12.9	25	25	25	Risk based rates, Min Pmt \$20/3%, Rpclmnt Card \$10
A-K Valley Federal Credit Union	Visa Gold	Lower Burrell	PA	0	15	25	9.9	25	25	25	Risk based rates, Min Pmt \$20/3%, Rpclmnt Card \$10
Allegheny Valley Federal Credit Un.	Visa	Pittsburgh	PA	50.25	10	10	9.9	25	20		No grace on cash adv, Min pmt 3% of balance
Allentown Teachers Credit Union	Visa	Allentown	PA	0	10	10	12.9	25	-		No grace on cash adv
AMERICHoice Federal Credit Union	Visa Classic	Mechanicsburg	PA	0	10	10	12.9	25	-		No grace on cash adv, \$25 savings deposit required
AMERICHoice Federal Credit Union	Visa Gold	Mechanicsburg	PA	29	25	25	8.9	25	-		No grace on cash adv, \$25 savings deposit required
AMERICHoice Federal Credit Union	Visa Platinum	Mechanicsburg	PA	29	25	25	10.99	25	-		No grace on cash adv, \$25 savings deposit required
Armstrong Associates Fed Cr. Union	Visa Classic	Ford City	PA	0	20	20	9.9	25	20		No grace on cash adv, Min Pmt \$20
Armstrong County Fed. Employees FCU	Visa	Kittanning	PA	0	10	0	12	25	-		No grace on cash adv.
Arsenal Credit Union	Visa 1 Classic	Arnold	MO	0	25	25	13.9	25	-		No grace on cash adv
Arsenal Credit Union	Visa 2 Classic	Arnold	MO	0	25	25	7.75V	25	-		Var WSJ + 3.9%, No grace on cash adv
Arsenal Credit Union	Visa 3 Classic	Arnold	MO	0	25	25	12.9	25	-		No grace on cash adv
Ashland Inc Employees Credit Union	Visa Classic	Ashland	KY	0	0	15	11.9	25	15		No grace on cash adv
Ashland Inc Employees Credit Union	Visa Gold	Ashland	KY	0	0	15	5.90V	25	15		No grace on cash adv, Var Prime + 1.9%
Battle Creek Postal Credit Union	Visa	Battle Creek	MI	0	0	1	11.9	25	-		Min pmt 3% or \$25, No grace on cash adv
Bellwood Federal Credit Union	Visa Classic	Richmond	VA	0	10	10	9.9	25	-		No grace on cash adv, Rpclmnt Card \$5
Bellwood Federal Credit Union	Visa Platinum	Richmond	VA	0	10	10	11.9	25	-		No grace on cash adv, Rpclmnt Card \$5
Black Hills Federal Credit Union	MasterCard	Rapid City	SD	0	18	15	9.9	25	-		Risk based lending rate 9.90-17.65%
Black Hills Federal Credit Union	Visa	Rapid City	SD	0	18	15	8.9	-	-		Risk based lending rate 8.90%-17.65%
Carolina Federal Credit Union	Visa	Cherryville	NC	0	10	10	11.9	25	20		-
Carquest	Carquest	Las Vegas	NV	0	28	28	22.8	25	28		-
Chadwick Federal Credit Union	Visa	Norwood	MA	12	15	15	11.9	25	5		\$25 Min pmt; \$4 Draft retrieval, Cash adv fee 2%
Columbine Federal Credit Union	Visa Plan A	Centennial	CO	12	0	25	9.9	25	-		\$12 Rpclmnt, \$3 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Visa Plan B	Centennial	CO	0	0	25	11.9	25	-		\$12 Rpclmnt, \$3 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Visa Plan C	Centennial	CO	25	0	25	7.25V	25	-		Var Prime + 3%, \$12 Rpclmnt, \$3 Doc copy
Commonwealth One Federal Credit Un.	Visa Classic	Alexandria	VA	0	10	10	11.9	25	20		Risk based rate 11.9-17.9%, No grace on cash adv
Commonwealth One Federal Credit Un.	Visa Gold	Alexandria	VA	0	10	10	8.9	25	20		Risk based rate 8.9-10.9%, No grace on cash adv
Community America Credit Union	MasterCard	Lenexa	KS	0	20	15	12.9	25	-		No grace on cash adv
Community America Credit Union	Visa Classic 1	Lenexa	KS	0	20	15	10.00V	25	-		Var Prime + 5.9%, Former Farmland CU Card
Community America Credit Union	Visa Classic 2	Lenexa	KS	0	20	15	10.00V	25	-		Var Prime + 5.9%, No grace on cash adv
Community America Credit Union	Visa Gold	Lenexa	KS	0	20	5%	10.00V	25	-		Var Prime + 3.9%, No grace on cash adv
Community America Credit Union	Visa Platinum	Lenexa	KS	0	20	15	8.90V	25	-		Var Prime +1.9%, Cash back reward program
Community Credit Union-Onalaska	Classic MasterCard	Onalaska	WI	0	20	20	8.99	25	20		No grace on cash adv, 2% Cash adv fee
Community Credit Union-Onalaska	Equity MasterCard	Onalaska	WI	0	20	20	Var	25	20		Var Prime or Prime + 1.5%
Community Credit Union-Onalaska	MasterCard	Onalaska	WI	0	20	20	10.99	25	20		No grace on cash adv, 2% Cash adv fee
Community Credit Union-Onalaska	MasterCard Platinu	Onalaska	WI	0	20	20	6.99	25	20		No grace on cash adv, 2% Cash adv fee

Out of State Financial Institutions

Community Financial Credit Union	Preferred Visa	Springfield	MO	0	10	15	13.9	25	15 No grace on cash adv, 2% Cash adv fee, \$5 Rpclmmt
Community Financial Credit Union	Secured Visa	Springfield	MO	0	0	15	15.9	25	15 No grace on cash adv
Community Financial Credit Union	Visa Platinum	Springfield	MO	0	10	15	9.9	25	15 No grace on cash adv, 2% Cash adv fee, \$5 Rpclmmt
Cornell Fingerlakes Credit Union	Visa Classic	Ithaca	NY	15	15	15	12.9	25 -	3% Min pmt , \$1 Stmt copy
Cornell Fingerlakes Credit Union	Visa Platinum	Ithaca	NY	0	15	15	8.90V	25 -	Var Prime+3.9%, 3% Min pmt , \$1 Stmt copy
Credit Union Plus	Secured Visa	Rantoul	IL	20	10	5	12.72	25	15 Min pmt 5% or \$25, \$10 Rpclmmt, \$5 Draft copy
Credit Union Plus	Visa Classic	Rantoul	IL	25	10	5	12.72	25	15 Min pmt 5% or \$25, \$10 Rpclmmt, \$5 Draft copy
Credit Union Plus	Visa Platinum	Rantoul	IL	25	10	5	11.99	25	15 Min pmt 3% or \$25, No grace on cash adv
Credit Union Plus	Visa Platinum +	Rantoul	IL	25	10	5	9.99	25	15 Min pmt 3% or \$25, No grace on cash adv
Credit Union Plus	Visa Platinum ++	Rantoul	IL	25	10	5	7.99	25	15 Min pmt 3% or \$25, No grace on cash adv
Credit Union West	Visa Classic	Phoenix	AZ	0	15	5%	12.5	25 -	No grace on cash adv
Credit Union West	Visa Gold	Phoenix	AZ	0	15	5%	12.5	25 -	No grace on cash adv
Delta Employees Credit Union	Visa Classic	Atlanta	GA	0	20	20	13.8	25	15 \$5 Rpclmmt, \$6 Draft cpy, \$15 inactive fee, \$3 ATM
Delta Employees Credit Union	Visa Gold	Atlanta	GA	0	20	20	11.8	25	15 \$5 Rpclmmt, \$6 Draft cpy, \$15 inactive fee, \$3 ATM
Delta Employees Credit Union	Visa Platinum	Atlanta	GA	0	20	20	9.8	25	15 \$5 Rpclmmt, \$6 Draft cpy, \$15 inactive fee, \$3 ATM
Edison Credit Union	Edison CU Card	Kansas City	MO	0	0	25	13.9	25 -	-
EquiShare Credit Union	Visa	Wichita	KS	0	10	5%	9.9	25	18 No grace on cash adv
Fedapostal Federal Credit Union	Visa Classic	Dothan	AL	0	20	20	11.75	25 -	No grace on cash adv
Fedapostal Federal Credit Union	Visa Elite Gold	Dothan	AL	0	20	20	10.5	25 -	No grace on cash adv
Fedapostal Federal Credit Union	Visa Standard Gold	Dothan	AL	0	20	20	12.9	25 -	No grace on cash adv
First Community Cr. Union	MasterCard	Ellisville	MO	29	0	5%	9.9	25 -	No grace on cash adv
First Community Cr. Union	Visa Classic	Ellisville	MO	0	0	5%	15.9	25 -	No grace on cash adv
First Community Cr. Union	Visa Gold	Ellisville	MO	0	0	5%	8.9	25 -	No grace on cash adv
First Community Cr. Union	Visa Platinum	Ellisville	MO	0	0	5%	7.9	25 -	-
First Flight Federal CU	Visa	Havelock	NC	0	20	15	9.9	25	30 Risk based rates 9.9%-14.0%, No grace on cash adv
Great Falls Teachers FCU	Visa	Great Falls	MT	0	20	20	11.9	25 -	No grace on cash adv, \$25 Membership required
Heritage Valley Federal Credit Un.	Visa Classic	York	PA	0	20	20	13.92	25	20 No grace on cash adv, Min Pmt 3% or \$10, \$5 Rpclmmt
Hopewell Joint School Emp. Fed. CU	Visa Classic	Aliquippa	PA	0	10	10	10.9	25	20 Min pmt 3% or \$15, No grace on cash adv, \$5 Rpclmmt
Idahy Federal Credit Union	Visa by Idahy	Boise	ID	0	10	15	13.9	25 -	No grace on cash adv, Rpclmmt \$5, Stmt copy \$2
Iron Mountain-Kingsford Comm. FCU	Visa	Kingsford	MI	0	10	10	13.9	25	15 \$10 Stmtnt, \$5 Rpclmmt, No grace on cash adv
Jackson VA Federal Credit Union	Visa	Jackson	MS	0	15	10	14	25	22 No grace on cash adv
Journal Credit Union	MasterCard	Milwaukee	WI	0	0	10	13.9	25	10 \$5 Rpclmmt, \$4 Doc copy, No grace on cash adv
KALSEE Credit Union	Visa	Kalamazoo	MI	0	0	10	11.9	25	6 \$5 doc, \$10 Rpclmmt, No grace on cash adv
La-Tec Credit Union	MasterCard	New Holstein	WI	0	0	2	13.9	25 -	No grace on cash adv, \$10 Rpclmmt, \$3 PIN
La-Tec Credit Union	Visa	New Holstein	WI	0	0	2	13.9	25 -	No grace on cash adv, \$10 Rpclmmt, \$3 PIN,
Ledge Light Federal Credit Union	Visa Classic	Groton	CT	0	20	20	12	25	18 Cash adv trans fee 1%, No grace on cash adv
Ledge Light Federal Credit Union	Visa Gold	Groton	CT	0	20	20	12	25	18 Cash adv trans fee 1%, No grace on cash adv
Ledge Light Federal Credit Union	Visa Platinum	Groton	CT	25	20	20	9.9	25	18 Cash adv fee 1%, Bal tran fee 3%, No grace cash ad
Mattress Giant	Mattress Giant	Las Vegas	NV	0	28	28	21.90V	25	28 WJS Prime + 17.65%
McHenry County Schools Fed CU	Visa Classic	Woodstock	IL	0	10	7.5	13.9 -		22.5 \$10 Rpclmmt, \$7.5 Draft copy, No grace on cash adv
McKesson Federal Credit Union	Visa	Stratford	CT	0	15	15	12.9	25	19 14.9% on cash advances
Mesa County Teachers Fed. Credit Un	Visa	Grand Junction	CO	0	20	20	9.5	25 -	No grace on cash adv
Michigan Services Credit Union	Visa Classic	Bingham Farms	MI	0	0	20	13.9	25 -	No grace on cash adv

Out of State Financial Institutions

Michigan Services Credit Union	Visa Platinum	Bingham Farms	MI	0	0	25	8.95	25 -	No grace on cash adv
Mutual Security CU	CU Visa Classic	Brookfield	CT	0	20	5%	9.9	25	20 Min pmt 5% or \$25, No grace on cash adv
Mutual Security CU	CU Visa Gold	Brookfield	CT	0	5	5%	9.5	25	20 Min pmt 3% or \$25, No grace on cash adv
New Cumberland Federal Credit Union	Visa Classic	New Cumberland	PA	0	10	10	12.9	25 -	No grace on cash adv
North Central Area Credit Union	Visa Classic	Houghton Lake	MI	0	10	10	12.9	25	20 No grace on cash adv
North Central Area Credit Union	Visa Gold	Houghton Lake	MI	0	10	10	10.9	25	20 No grace on cash adv
PACO Federal Credit Union	Visa	Cleveland	OH	0	0	10	9.99	25 -	No grace on cash adv
Penn State Federal Credit Union	Visa Classic	State College	PA	0	20	20	12.9	25	25 -
Post Employees Credit Union	Visa	Battle Creek	MI	0	0	10	11.9	25 -	No grace on cash adv
Purina Credit Union	Visa	St. Louis	MO	0	0	5%	13.92	25	15 -
Railway Employees Credit Union	Visa Classic	Springfield	MO	0	0	0	11.9	25	15 Membership in CU required, No grace on cash adv
Seaboard Federal Credit Union	Visa Classic	Bucksport	ME	0	0	0	12.9 -	-	Min pmt 3%
Selfreliance Ukrainian Federal CU	Visa Classic	Chicago	IL	0	25	25	11.9	25 -	No grace on cash adv
Selfreliance Ukrainian Federal CU	Visa Gold	Chicago	IL	0	25	25	9.9	25 -	No grace on cash adv
Selfreliance Ukrainian Federal CU	Visa Platinum	Chicago	IL	0	25	25	7.9	25 -	No grace on cash adv
Staley Employees Credit Union	Staley Classic	Decatur	IL	0	20	20	12.9	25 -	Min pmt 3%, No grace on cash adv, CU membership
Staley Employees Credit Union	Visa Gold	Decatur	IL	0	20	20	9.9	25 -	Min pmt 3%, No grace on cash adv, CU membership
Superior Community Credit Union	MasterCard	Superior	WI	0	0	2	9.50V	25 -	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Superior Community Credit Union	Visa	Superior	WI	0	0	2	9.50V	25 -	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Superior Community Credit Union	Visa Gold	Superior	WI	0	10	10	9.9	25	15 \$1.25 ATM trans fee, No grace on cash adv
Tech Federal Credit Unions	Visa Classic	Crown Point	IN	20	20	16	18	25 -	2% cash adv fee, No grace on cash
Tech Federal Credit Unions	Visa Gold	Crown Point	IN	0	20	16	9.9	25 -	2% cash adv fee, No grace on cash
Tech Federal Credit Unions	Visa Platinum	Crown Point	IN	0	20	16	9.9	25 -	2% cash adv fee, No grace on cash
Tech Federal Credit Unions	Visa Share Secured	Crown Point	IN	0	20	16	8.88	25 -	2% cash adv fee, No grace on cash
Temco Employees Federal Credit Un.	Visa	North East	PA	0	10	10	10.90V	25 -	Rate set by internal board, No grace on cash adv
Thomasville	Thomasville MC	Las Vegas	MV	18	28	28	21.00V	25	28 Var WSJ Prime + 12.9%, 3% or \$10 Cash adv fee
Unison Credit Union	CU MasterCard	Kaukauna	WI	0	10	10	14.88	25	15 No grace on cash adv, \$3-\$10 Cash advance fee
Unison Credit Union	Visa	Kaukauna	WI	0	10	10	14.88	25	15 No grace on cash adv, \$3-\$10 Cash advance fee
Unison Credit Union	Visa Gold	Kaukauna	WI	0	10	10	Var	25	15 Var 4.9+Prime, No grace on cash adv
Unison Credit Union	Visa Gold Home Equ	Kaukauna	WI	0	10	10	Var	25	15 Var 1.0+Prime, No grace on cash adv
United Savings Credit Union	Visa	Fargo	ND	0	25	25	6	25 -	Risk based rates 6%-16%, \$25 Min pmt, No grace on
Universal 1 Credit Union	Visa Classic	Beavercreek	OH	0	20	20	14.92	25	25 No grace on cash adv
Universal 1 Credit Union	Visa Platinum	Beavercreek	OH	0	20	20	8.92	25	25 No grace on cash adv, Cash adv rate 14.92%
University of Nebraska Fed. Cr Un	Visa Classic	Lincoln	NE	0	20	20	7.40V	25	10 Var WSJ Prime + 3.4%, \$2 ATM fee, \$5 Rpclmnt
University of Nebraska Fed. Cr Un	Visa Gold	Lincoln	NE	0	20	20	7.40V	25	10 Var WSJ Prime + 3.4%, \$2 ATM fee. \$5 card Rpclmnt
US Airways Federal Credit Union	Visa Classic	Moon Township	PA	50	20	25	10	25	25 \$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Visa Gold	Moon Township	PA	50	20	25	8.5	25	25 \$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Visa Platinum	Moon Township	PA	50	20	25	8	25	25 \$5 Rpclmnt, \$2 Research, No grace on cash adv
US Postal Service Federal CU	Visa Classic	Clinton	MD	0	25	25	9.9	25	28 Risk base rate 9.9%-18%, No grace on cash adv
USX Federal Credit Union	Visa Classic	Cranberry Township	PA	0	25	25	10.00V	25	25 Var WSJ Prime + 6%, \$5.50 Draft copy
USX Federal Credit Union	Visa Credit Build	Cranberry Township	PA	50	25	25	18	25	25 \$5.5 Doc copy, No grace on cash adv
USX Federal Credit Union	Visa Gold	Cranberry Township	PA	0	25	25	9.9	25	25 No grace on cash adv, \$5.50 Draft copy
Wells Fargo Financial Bank	Visa Secure	Sioux Falls	SD	30	31	33	24	25	28 Cash adv fee 3% or \$5, No grace on cash adv

Out of State Financial Institutions

Wells Fargo Financial Bank	Visa Classic	Sioux Falls	SD	25	31	33	18	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Classic	Sioux Falls	SD	30	31	33	24	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Classic	Sioux Falls	SD	30	31	33	19.8	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Classic	Sioux Falls	SD	20	31	33	16.9	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Classic	Sioux Falls	SD	30	31	33	21.6	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Gold	Sioux Falls	SD	30	31	33	19.8	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Gold	Sioux Falls	SD	25	31	33	18	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Gold	Sioux Falls	SD	20	31	33	16.9	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Gold	Sioux Falls	SD	20	31	33	13.9	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa Gold	Sioux Falls	SD	30	31	33	21.6	25	28 Cash adv fee 3% or \$5, No grace on cash adv
Wells Fargo Financial Bank	Visa NowLine	Sioux Falls	SD	0-125	28	33	8.9	25	28 Risk base rates of 8.9%-19.8%, Real estate secured
Wells Fargo Financial Bank	Visa NowLine Var	Sioux Falls	SD	0-125	28	33 V		25	28 Prime + 1.5%-14.30%, Min APR 6.9%, Max APR 20.3%
Wells Fargo Financial Bank	Visa Variable Rate	Sioux Falls	SD	0-30	31	33 V		25	28 Prime +4.8%-12.8%, Min APR 8.9%, Max APR 24%
Wells Fargo Financial North Dakota	Prfd Cust Buyline	Bismarck	ND	0	0	5%	18 -	-	Finance charges from close of billing cycle
Wells Fargo Financial Retail Credit	Seasonal Concept	Des Moines	IA	0	0	15	18 -	-	No new accounts are being accepted at this time
Wells Fargo Financial South Dakota	Prfd Cust Buyline	Pierre	SD	0	0	5%	18 -	-	Finance charges from close of billing cycle
Wells Fargo Financial Wisconsin	Prfd Cust Buyline	Madison	WI	0	0	5%	18 -	-	Finance charges from close of billing cycle
Wells Fargo Financial-Fargo	Arvid Benson	Fargo	ND	0	0	5%	18 -	-	For use by Arvid Benson customers only
Willis Corroon Credit Union	MasterCard	Nashville	TN	0	20	20	12	25 -	-
Woodmen Federal Credit Union	Visa Classic	Omaha	NE	0	10	10	14.9	25 -	No grace on cash adv
Yellowstone Teachers Credit Union	Yellowstone TCU-Vi	Billings	MT	0	20	20	12	25 -	No grace on cash adv

Retailers

Annual Exceed Late

Name_of_Institution	CardName	City	State	Fee \$	Limit	Payment APR	Grace	NSF if	Reproted	Notes
				% or \$	% or \$	%	Days			
ACCA Express	ACCA Express	Las Vegas	NV	0	28	28 17.90V	25	28	28	WSJ Prime + 13.15%, 3% or \$10 Cash adv fee
American Drew	American Dres	Las Vegas	NV	0	28	28 18	25	28	-	
American Gem Society	American Gem Soc	Las Vegas	NV	0	28	28 23.88	25	28	-	
Appleton Scheels	Scheels	Appleton	WI	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Bachmans Inc	Bachman's	Minneapolis	MN	0	0	10 18	30	20	Balance on commercial accounts due in full	
Browning Buck Mark	Browning Buck Mark	Las Vegas	NV	0	28	28 19.8	25	28	-	
Brunswick Billiards	Brunswick Billiard	Las Vegas	NV	0	28	28 21.90V	25	28	WSJ Prime + 17.15%	
Carpetland USA	Carpetland USA	Las Vegas	NV	0	28	28 22.8	25	28	-	
College Square Scheels	Scheels	Cedar Falls	IA	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Dakota Square Scheels	Scheels	Minot	ND	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Eau Clair Scheels	Scheels	Eau Clair	WI	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Ehealth Credit	Ehealth Credit	Las Vegas	NV	0	28	28 22.8	25	28	-	
Financing Fitness	Financing Fitness	Las Vegas	NV	0	28	28 21.90V	25	28	WSJ Prime + 17.65	
Fisk Tire & Auto Repair	Prfd Cust Buyling	North Branch	MN	0	0	5% 18	-	-	Finance charges from close of billing cycle	
Floor to Ceiling	Floor to Ceiling	Las Vegas	NV	0	28	28 21.90V	25	28	Var WSJ Prime + 17.65%	
Flooring Solutions	Flooring Solutions	Las Vegas	NV	0	28	28 21.90V	25	28	WSJ Prime + 17.15%	
Gabberts	Gabberts	Las Vegas	NV	0	28	28 21.90V	25	28	Var WSJ Prime + 17.90%	
Golfsmith	Golfsmith	Las Vegas	NV	0	28	28 21.90V	25	28	Var WSJ Prime + 17.65%	
Grand Forks Scheels	Scheels	Grand Forks	ND	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Hoff Jewelers	Hoff Jewelers	Las Vegas	NV	0	28	28 24	25	28	-	
Holiday Village Scheels	Scheels	Great Falls	MT	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Honda Power Equipment	Honda Power Equip	Las Vegas	NV	0	28	28 21.00V	25	28	WJS Prime + 16.75%, 3% or \$10 Cash adv fee	
Iowa City Scheels	Scheels	Coralville	IA	0	0	0 18	25	20	-	
Kirkwood Scheels Sports	Scheels	Bismark ND	ND	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Kordel, Inc.	Preferred Customer	Moorhead	MN	0	0	15 18	-	-	Finance charges from close of billing cycle	
L. J. Norby Co.	Norby's Shop. Card	Detroit Lakes	MN	0	0	0 18	-	-	In-house card used exclusively at Norby's	
Leather Center	Leather Center	Las Vegas	NV	0	28	28 22.8	25	28	-	
Lincoln Scheels	Scheels	Lincoln	NE	0	0	0 18	25	20	In-house store card for Scheels purchases only	
Marathon Ashland Petroleum LLC	Marathon Commercia	Fridley	OH	0	0	10 16	25	25	Reprint \$2, No cash advances	
Marathon Ashland Petroleum LLC	Marathon Permier	Fridley	OH	25	0	10 16	25	25	Reprint \$2, No cash advances	
Marathon Ashland Petroleum LLC	Marathon Regular	Fridley	OH	0	0	10 16	25	25	Reprint \$2, No cash advances	
Marquis	Marquis	Las Vegas	NV	0	28	28 22.8	25	28	No grace on cash adv	
Marquis	Marquis MasterCard	Las Vegas	NV	0	28	28 21.90V	25	28	WJS Prime + 16.759%, 3% or \$10 Cash adv fee	
Monogram Credit Card Bank of GA	American Eagle	Stamford	CT	0	0	23 15.46V	26	15	Var WSJ Prime + 10.71%	

Retailers

Monogram Credit Card Bank of GA	Banana Republic	Stamford	CT	0	0	25	16.55V	26	20	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Brooks Brothers	Stamford	CT	0	0	25	21.60V	26	20	Var WSJ Prime + 13.10%
Monogram Credit Card Bank of GA	Disney	Stamford	CT	0	0	25	20.80V	26	15	Var WSJ Prime + 12.30%
Monogram Credit Card Bank of GA	Ethan Allen	Stamford	CT	0	0	29	21.00V	26	25	Var WSJ Prime + 13.95%
Monogram Credit Card Bank of GA	Exxon	Stamford	CT	0	0	19	21.00V	26	10	Var WSJ Prime + 13.90%
Monogram Credit Card Bank of GA	Gap	Stamford	CT	0	0	25	17.05V -		20	Var WSJ Prime + 12.30%
Monogram Credit Card Bank of GA	GECAF	Stamford	CT	0	0	29	22.34V	26	29	Var WSJ Prime + 13.84%
Monogram Credit Card Bank of GA	Home Design	Stamford	CT	0	0	29	22.34V	26	20	Var WSJ Prime + 13.84%
Monogram Credit Card Bank of GA	Home Shopping Net	Stamford	CT	0	0	25	22.65V	26	15	Var WSJ Prime + 14.15%
Monogram Credit Card Bank of GA	JC Penny	Stamford	CT	0	0	29	21	25	25	-
Monogram Credit Card Bank of GA	Lowe's	Stamford	CT	0	0	29	21	26	20	-
Monogram Credit Card Bank of GA	Men's Warehouse	Stamford	CT	0	0	29	22.80V	26	29	Var WSJ Prime + 14.99%
Monogram Credit Card Bank of GA	Old Navy	Stamford	CT	0	0	25	16.30V	26	20	Var WSJ Prime + 12.30%
Monogram Credit Card Bank of GA	Sam's Club	Stamford	CT	0	0	25	21.40V	26	20	Var WSJ Prime + 12.90%
Monogram Credit Card Bank of GA	Shaw Carpet	Stamford	CT	0	0	25	24.10V	26	10	Var WSJ Prime + 15.60%
Monogram Credit Card Bank of GA	Snapper	Stamford	CT	0	0	29	20.30V	26 -		Var WSJ Prime + 11.80%
Monogram Credit Card Bank of GA	Wal-Mart	Stamford	CT	0	0	25	V	25	25	Var WJS prime + 4.34%-12.24% per account type
Monogram Credit Card Bank of GA	Wicks Furniture	Stamford	CT	0	0	20	22.8	26	15	-
Moorhead Downtown Scheels	Scheels	Moorhead	MN	0	0	0	18	25	20	In-house store card for Scheels purchases only
Nevada Bob's	Nevada Bob's	Las Vegas	NV	0	28	28	21.90V	25	28	Var WSJ Prime + 17.65%
Pennsylvania House	Pennsylvania House	Las Vegas	NV	0	28	28	18	25	28	-
Pro Flooring	Pro Flooring	Las Vegas	NV	0	28	28	22.8	25	28	-
Rapid City Scheels	Scheels	Rapid City	SD	0	0	0	18	25	20	In-house store card for Scheels purchases only
Repair Now Pay Later	Repair Now Pay Lat	Las Vegas	NV	0	28	28	19.8	25	28	-
Rimrock Scheels	Scheels	Billings	MT	0	0	0	18	25	20	In-house store card for Scheels purchases only
River Hills Scheels	Scheels	Mankato	MN	0	0	0	18	25	20	In-house store card for Scheels purchases only
Roberts Home Furnishings	Pfrd Cust Buyline	Duluth	MN	0	0	15	18 -	-		Finance charges from close of billing cycle
Rogers Enterprises Inc	Rogers & Hollands	Matteson	IL	0	0	5	18	28	20	-
Royal Tire Inc.	Pfrd Cust Buyline	St. Cloud	MN	0	0	\$15	18 -	-		Fin charges begin at close of billing cycle
Scheels	Scheels	Fargo	MN	0	0	0	18	25 -		-
Scheels All Sports Inc	Scheels All Sport	Fargo	ND	0	0	0	18	25	20	In-house store card for Scheels purchases only
Scheels Hardware	Scheels	Fargo	ND	0	0	0	18	25	20	In-house store card for Scheels purchases only
Schneiderman's	Schneidernam's	Las Vegas	NV	0	28	28	21.90V	25	28	Var WSJ + 18.74%
Seasonal Concepts	Seasonal Concepts	Des Moines	IA	0	0	15	18 -	-		No new accounts being accepted
Sioux Falls Scheels	Scheels	Sioux Falls	SD	0	0	0	18	25	20	In-house store card for Scheels purchases only
Slumberland - Bemidji	Preferred Customer	Bemidji	MN	0	0	15	18 -	-		Finance charges from close of billing cycle
Slumberland - Eveleth	Preferred Customer	Eveleth	MN	0	0	15	18 -	-		Finance charges from close of billing cycle
Slumberland - Fergus Falls	Preferred Customer	Fergus Falls	MN	0	0	15	18 -	-		Finance charges from close of billing cycle
Slumberland - Grand Rapids	Preferred Customer	Grand Rapids	MN	0	0	15	18 -	-		Finance charges from close of billing cycle
Slumberland - Hibbing	Preferred Customer	Hibbing	MN	0	0	15	18 -	-		Finance charges from close of billing cycle

Retailers

Slumberland - International Falls	Preferred Customer	International Fall	MN	0	0	15	18	-	-	Finance charges from close of billing cycle
Slumberland - Thief River Falls	Preferred Customer	Thief River Falls	MN	0	0	15	18	-	-	Finance charges from close of billing cycle
Slumberland-Wells Fargo	Slumberland	Las Vagas	NV	0	28	28	21.90V	25	28	Var WJS Prime + 17.65%, 3% or \$10 Cash adv fee
Southern Hills Scheels	Scheels	Sioux City	IA	0	0	0	18	25	20	In-house store card for Scheels purchases only
Speedway Super America LLC	Speedway SA	Enon	OH	0	0	15%	15	30	-	No grace on cash adv
Splash Card	Splach Card	Las Vegas	NV	0	28	28	12.49V	25	28	WSJ Prime + 13.49%, 3% or \$10 Cash adv fee
Sportsman's Warehouse	Prfd Cust Buyline	Coon Rapids	MN	0	0	5%	19.8	-	-	Finance charges begin from close of billing cycle
St. Cloud Scheels	Scheels	St. Cloud	MN	0	0	0	18	25	20	In-house store card for Scheels purchases only
Waterloo Scheels	Scheels	Waterloo	IA	0	0	0	18	25	20	In-house store card for Scheels purchases only
West Acres Scheels	Scheels	Fargo	ND	0	0	0	18	25	20	In-house store card for Scheels purchases only