

FORWARD

January, 2007

This is the sixteenth 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, 2006.

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) 201-8091 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, 2006. 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	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Accentra Credit Union	Austin	Visa Classic	0.00	8.90	15.00	20.00	15.00	25	Risk based rates 8.9-15.9%, No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Platinum	10.00	9.90	15.00	15.00	20.00	25	Risk based rates 9.90%-17.90%, Cash adv fee 2%
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	No grace on cash advance, \$15 Rpclmnt
Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0.00	11.90	20.00	20.00	25.00	25	No grace on cash advance , \$15 Rpclmnt
Austin City Employees Credit Union	Austin	Visa Classic	0.00	9.90	25.00	15.00	-	25	No grace on cash adv, Rpclmnt \$5,Min Pmt 3% or \$20
Central Minnesota Federal Credit Un	Melrose	Visa Classic A	10.00	11.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash advances
Central Minnesota Federal Credit Un	Melrose	Visa Classic B	0.00	13.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash advances
Central Minnesota Federal Credit Un	Melrose	Visa Classic B	0.00	9.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash advances
Cities Credit Union	Vadnais Heights	Cities CU Classic	0.00	11.95	20.00	20.00	15.00	-	Risk based rates 11.95-17.95%, No grace on cash adv
Cities Credit Union	Vadnais Heights	Cities CU Premium	0.00	5.95	20.00	20.00	15.00	-	Risk based rates 5.95-8.95%, No grace on cash adv
Citizens National Bank of Park Rapi	Park Rapids	Visa Business	20.00	9.90	20.00	5%	-	25	Cash adv fee 3%, No grace on cash advances
Citizens National Bank of Park Rapi	Park Rapids	Visa Classic	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.99%, No grace on cash advance
Citizens National Bank of Park Rapi	Park Rapids	Visa Gold	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.99%, No grave on cash advance
City & County Employees Credit Un.	St. Paul	Visa Classic 1	10.00	13.00	25.00	10.00	25.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Classic 2	0.00	16.00	25.00	10.00	25.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	10.90	25.00	10.00	25.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Secured	0.00	6.00	25.00	10.00	25.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Student	0.00	13.00	25.00	10.00	25.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Platinum	0.00	8.90	20.00	29.00	26.00	25	Risk based rates 8.9%-17.25%, No grace on cash adv
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	14.75V	10.00	10.00	10.00	25	WSJ Prime + 6.5%, No grace on cash advances
Eastwood Bank - Rochester	Rochester	Platinum Prfd	0.00	9.90	25.00	25.00	-	25	ATM chg \$5, Pmt by phone \$10, Intl trans fee 1%
Eastwood Bank - Rochester	Rochester	Visa Business	0.00	14.90	25.00	25.00	-	25	ATM chg \$5, Pmt by phone \$10, Intl trans fee 1%
Eastwood Bank - Rochester	Rochester	Visa Classic	0.00	13.90	25.00	25.00	-	25	ATM chg \$5, Pmt by phone \$10, Intl trans fee 1%
Eastwood Bank - Rochester	Rochester	Visa Gold	0.00	11.99	25.00	25.00	-	25	ATM chg \$5, Pmt by phone \$10, Intl trans fee 1%
Electrus Federal Credit Union	Brooklyn Center	Visa Classic	0.00	11.90	15.00	15.00	15.00	25	Rpclmnt card \$5, No grace on cash advances
Federated Employees Credit Union	Owatonna	Visa	0.00	10.90	15.00	15.00	15.00	25	\$25 Min pmt, No grace on cash advances
First Community Credit Union	Columbia Heights	Visa Classic	0.00	12.90	0.00	10.00	-	25	No grace on cash adv, Delq acct rate increase 17.9
First Community Credit Union	Columbia Heights	Visa Platinum	0.00	9.90	0.00	10.00	-	25	No grace on cash adv, Delq acct rate increase 12.9
First Minnesota Bank, N.A.	Minnetonka	FM Classic Visa	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, \$2 Cash advance fee
First Minnesota Bank, N.A.	Minnetonka	FM Gold Visa	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, \$2 Cash advance fee
First National Bank of Milaca	Milaca	Visa Classic	0.00	16.80	20.00	10.00	20.00	25	Commercial accounts to be paid in full each stmnt
First National Bank of the North	Sandstone	Visa Classic	0.00	12.50	20.00	10%	-	25	No grace on cash adv. Cash adv fee \$2.50-\$10.00

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
First State Bank of Wyoming	Wyoming	Visa Classic	0.00	14.88	5.00	5.00	-	25	No grace on cash adv, Corp bal due upon stmt rece
Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	5.00	0.00	10.00	25	\$10 Doc copy, 1% Internatinal transaction fee
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0.00	12.90	25.00	25.00	-	25	Min pmt 3% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	25.00	25.00	-	25	Min pmt 2% or \$30
Grand Rapids State Bank	Grand Rapids	Visa Business	40.00	15.48	25.00	2%	-	25	No grace on cash advance
Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	10.00	5%	-	25	No grace on cash advance
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	10.00	5%	-	25	No grace on cash advance
Great River Federal Credit Union	St. Cloud	Visa Classic	0.00	12.90	15.00	15.00	-	25	Min pmt \$20 or 3% whichever is greater
Great River Federal Credit Union	St. Cloud	Visa Premier	0.00	9.90	15.00	15.00	-	25	Min pmt \$20 or 3% whichever is greater
Hardwick State Bank	Hardwick	Visa	0.00	14.76	1.00	5.00	-	25	No grace on cash advances
Heartland Credit Union	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	28.00	25	No grace on cash advances, Min pmt 3% of balance
Heartland Credit Union	St. Paul	Visa Gold	0.00	10.90	20.00	20.00	20.00	25	No grace on cash advances, Min pmt 3% of balance
Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, No grace on cash advances
Hopkins Schools Credit Union	Hopkins	Visa	0.00	14.90	0.00	0.00	-	25	No grace on cash advances
Klein Bank	Montevideo	Visa Classic 1	20.00	12.25V	15.00	5%	-	25	US Bank Prime + 6.50%, no to exceed 18.00%
Klein Bank	Montevideo	Visa Classic 2	0.00	15.25V	15.00	5%	-	25	US Bank Prime + 9.50%, no to exceed 18.00%
Klein Bank	Montevideo	Visa Gold 1	20.00	12.25V	15.00	5%	-	25	US Bank Prime + 6.50%, no to exceed 18.00%
Klein Bank	Montevideo	Visa Gold 2	0.00	15.25V	15.00	5%	-	25	US Bank Prime +9.50%, no to exceed 18.00%
Klein Bank	Montevideo	Visa Platinum	0.00	9.75V	15.00	5%	-	25	US Bank Prime +3.50%, no to exceed 18.00%
Mayo Employees Credit Union	Rochester	Visa Classic	5.00	11.90	20.00	20.00	-	25	\$10 Card rpclmnt, Mayo Foundation affiliation requ
Mayo Employees Credit Union	Rochester	Visa Platinum	0.00	11.25V	20.00	20.00	10.00	30	WJS Prime + 3.0%, Mayo Foundation affiliation requ
Members Cooperative CU	Cloquet	Visa Business Plat	5.00	15.54	20.00	20.00	-	25	Dlq rate increase, No grace on cash, \$25 Min pmt
Members Cooperative CU	Cloquet	Visa Plat Prft A	5.00	10.54	20.00	20.00	-	25	CU member req., Dlq rate increase, \$25 Minimum Pmt
Members Cooperative CU	Cloquet	Visa Plat Prft B	5.00	11.54	20.00	20.00	-	25	CU member req., Dlq rate increase, \$25 Minimum pmt
Members Cooperative CU	Cloquet	Visa Platinnum Sec	25.00	15.54	20.00	20.00	-	25	CU member required, \$25 Minimum payment
Members Cooperative CU	Cloquet	Visa Platinum A	5.00	8.50	20.00	20.00	-	25	CU member req., Dlq rate increase, \$25 Minimum pmt
Members Cooperative CU	Cloquet	Visa Platinum B	5.00	9.50	20.00	20.00	-	25	CU member req., Dlq rate increase, \$25 Minimum pmt
Members Cooperative CU	Cloquet	Visa Platinum C	5.00	14.45	20.00	20.00	-	25	CU member req., Dlq rate increase, \$25 Minimum pmt
Merchants National Bank of Winona	Winona	MasterCard Classic	0.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99 Cash advance rate, No grace
Merchants National Bank of Winona	Winona	MasterCard Gold	0.00	9.99	25.00	5%	-	25	14.99 Cash adv rate, No grace on cash advances
Merchants National Bank of Winona	Winona	Visa Business	25.00	13.56	20.00	5%	-	25	12.60% rate on bal over \$1500, No grace on cash ad
Merchants National Bank of Winona	Winona	Visa Classic 1	30.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Merchants National Bank of Winona	Winona	Visa Classic 2	30.00	9.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace
Merchants National Bank of Winona	Winona	Visa Platinum	30.00	9.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace
Mid Minnesota Federal Credit Union	Brainerd	Visa Classic	0.00	12.49V	15.00	20.00	-	25	WSJ Prime + 4.24%, Risk based rates 10.49%-18.00
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	25.00	10.90	25.00	25.00	25.00	25	\$10 Non use fee, Mim pmt \$20, Membership reqd
Minnesota Power Employees Credit Un	Duluth	Visa Classic	0.00	9.90	10.00	0.00	-	25	Risk based rates 9.9-15.9%, \$5 Rpclmnt, \$5 Doc cpy
Moorhead Federal Credit Union	Moorhead	Visa	0.00	12.90	0.00	15.00	-	25	No grace on cash advances
Nicollet County Bank of St. Peter	St. Peter	MasterCard	0.00	16.92	10.00	10.00	-	25	No grace on cash advances
Nicollet County Bank of St. Peter	St. Peter	Visa Classic	15.00	14.88	10.00	10.00	-	25	No grace on cash advances, No annual fee 1st year
Nicollet County Bank of St. Peter	St. Peter	Visa Gold	15.00	13.92	10.00	10.00	-	25	Min Pmt \$20 or 5%, No grace on cash advances
Northwoods Credit Union	Cloquet	Visa Classic	0.00	11.90	10.00	10.00	10.00	25	No grace on cash advances
Northwoods Credit Union	Cloquet	Visa Platinum	0.00	7.99	10.00	10.00	10.00	25	No grace on cash adv, Classic rate after 2 late pm
Pipefitters Steamfitters Credit Un.	St. Paul	Visa Classic	0.00	14.25	10.00	5.00	-	25	No grace on cash advances, \$15 Card rpclmnt
Plaza Park Bank	Waite Park	Visa Classic	0.00	12.60	0.00	0.00	18.50	25	No grace on cash advances
Plaza Park Bank	Waite Park	Visa Gold	0.00	12.00	0.00	0.00	18.50	25	No grace on cash advances
Retail Employees CU-Hopkins	Hopkins	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	No grace on cash advances, Min pmt 2% of balance
Retail Employees CU-Hopkins	Hopkins	Visa Platinum	0.00	8.90	20.00	20.00	20.00	25	No grace on cash advances, Min pmt 2% of balance
Richfield/Bloomington Credit Union	Richfield	RBCU Visa Classic	25.00	12.99	25.00	25.00	25.00	25	No grace on cash advances
Richfield/Bloomington Credit Union	Richfield	RBCU Visa Platinum	25.00	9.90	10.00	10.00	25.00	25	No grace on cash advances
Roundbank	Waseca	Visa Classic-1	0.00	18.00	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash advances
Roundbank	Waseca	Visa Classic-2	15.00	13.80	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash advances
Roundbank	Waseca	Visa Gold-1	0.00	11.88	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash advances
Roundbank	Waseca	Visa Gold-2	0.00	16.80	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash advances
Security State Bank of Hibbing	Hibbing	Visa Classic	12.00	14.88	25.00	5%	-	25	No grace on cash adv, Cash advance fee 3% or \$5
Security State Bank of Hibbing	Hibbing	Visa Gold	0.00	14.88	25.00	5%	-	25	If no SSB accts ann. Fee \$28, Cash adv fee 3%/ \$5
Slumberland - Alexandria	Alexandria	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Alexandria	Alexandria	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
SMW Federal Credit Union	Maplewood	CU Visa Classic	0.00	12.75	25.00	20.00	25.00	25	No grace on cash adv, Cash advance fee \$5 or 3%
SMW Federal Credit Union	Maplewood	CU Visa Platinum	0.00	11.25V	25.00	20.00	25.00	25	Var = WSJ Prime = 3%, No grace on cash advances
Soo Line Credit Union	Minneapolis	Visa Classic	10.00	12.90	15.00	15.00	-	25	Risk based rates 12.9%-16.9%, Cash advance fee 2%
Soo Line Credit Union	Minneapolis	Visa Platinum	0.00	8.90	15.00	15.00	-	25	Risk based rates 8.9%-9.9%, Cash advance fee 2%
St. Cloud FCU	St. Cloud	Visa Classic	0.00	13.50	20.00	15.00	-	25	No grace on cash advances
St. Cloud FCU	St. Cloud	Visa Gold	0.00	9.90	20.00	15.00	-	25	No grace on cash advances

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
St. Paul Federal CU	St. Paul	Visa Classic	25.00	8.90	10.00	20.00	20.00	25	Risk based rates 8.9-18%, No grace on cash advance
State Bank of Bird Island	Bird Island	MasterCard	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances
State Bank of Bird Island	Bird Island	MasterCard Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances
State Bank of Bird Island	Bird Island	Visa	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances
State Bank of Bird Island	Bird Island	Visa Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances
State Bank of Chandler	Chandler	Visa Classic	0.00	15.00	0.00	5.00	15.00	25	No grace on cash advances
State Bank of Lismore	Lismore	Visa	0.00	14.40	0.00	5.00	-	25	No grace on cash advances, Cash advance fee \$1
State Bank of McGregor	McGregor	Visa	0.00	13.25V	15.00	5%	-	25	Var WSJ Var Prime + 5%, No grace on cash advance
State Bank of Park Rapids	Park Rapids	MasterCard	0.00	15.24V	20.00	29.00	25.00	25	NY Prime+6.99%, No grace on cash advances
State Bank of Park Rapids	Park Rapids	Visa	0.00	15.24V	20.00	29.00	25.00	25	NY Prime+6.99%, No grace on cash advances
State Bank of Richmond	Richmond	Visa	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt card\$5
State Bank of Richmond	Richmond	Visa Gold	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt card\$5
State Bank of Richmond	Richmond	Visa Gold Cashback	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt card\$5
Think Federal Credit Union	Rochester	Visa Classic	0.00	12.15V	19.00	19.00	-	25	WSJ Prime + 3.9%, No grace on cash advances
Think Federal Credit Union	Rochester	Visa Gold	0.00	11.15V	19.00	19.00	-	25	WSJ Prime + 2.9%, No grace on cash advances
Think Federal Credit Union	Rochester	Visa Platinum	0.00	10.15V	19.00	19.00	-	25	WSJ Prime + 1.9%, No grace on cash advances
Trades & Labor Credit Union	Albert Lea	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	\$5 Rpclmnt, \$5 Doc copy, No grace on cash advances
Two Harbors Federal Credit Union	Two Harbors	Visa Classic	0.00	13.90	0.00	0.00	-	25	No grace on cash advances, \$4 Doc copy fee
United Educators Credit Union	Woodbury	Visa Platinum	0.00	11.99V	10.00	15.00	23.00	25	US Prime + 5.49%, No grace on cash advances
United Employees Credit Union	Albert Lea	Visa	0.00	13.90	10.00	10.00	10.00	25	No grace on cash advances
US Federal Credit Union	Burnsville	Savings Secured	0.00	12.90	15.00	25.00	29.00	25	Must secure 1.5% in savings based on approv. Limit
US Federal Credit Union	Burnsville	Visa Classic	0.00	12.90	15.00	25.00	29.00	25	Draft cpy \$5, Quick Card \$25, No grace on cash adv
US Federal Credit Union	Burnsville	Visa Gold	0.00	10.90	15.00	25.00	29.00	25	Draft cpy \$5, Quick Card \$25, No grace on cash adv
US Federal Credit Union	Burnsville	Visa Platinum	0.00	8.90	15.00	25.00	29.00	25	\$25 non-use fee, No grace on cash advances
Virginia Coop Credit Union	Virginia	Visa	0.00	8.49	20.00	20.00	-	25	Membership required, \$5 Min savings balance \$5
Wells Federal Bank, FSB	Wells	MasterCard	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Classic	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Gold	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
A-K Valley Federal Credit Union	Lower Burrell	PA	Platinum Prfd Visa	0.00	10.90	15.00	25.00	25.00	25	Risk based rates 10.9%-17.9%, \$20 or 3% Min pmt
Allegheny Valley Federal Credit Un	Pittsburgh	PA	Visa	50.25	9.90	10.00	10.00	20.00	25	1% Intrntl trnsact fee, 3% Cash adva fee, no grace
AMERICHOICE Federal Credit Uni	Mechanicsburg	PA	Visa Classic	0.00	12.90	10.00	10.00	-	25	1% Foreign transaction fee
AMERICHOICE Federal Credit Uni	Mechanicsburg	PA	Visa Gold	0.00	8.90	25.00	25.00	-	25	\$25 Inactivity fee, 1% Transaction fee
AMERICHOICE Federal Credit Uni	Mechanicsburg	PA	Visa Platinum	29.00	10.99	25.00	25.00	-	25	1% Transaction fee
Armstrong Associates Fed Cr. Uni	Ford City	PA	Visa Classic	0.00	9.90	20.00	20.00	20.00	25	No grace on cash adv, Min Pmt \$20
Armstrong County Fed. Employees	Kittanning	PA	Visa 2 Classic	0.00	12.00	10.00	0.00	-	25	-
Arsenal Credit Union	Arnold	MO	Visa 1 Classic	0.00	13.90	25.00	25.00	-	25	No grace on cash advance
Arsenal Credit Union	Arnold	MO	Visa 2 Classic	0.00	11.25V	25.00	25.00	-	25	WSJ Prime + 3.0%, No grace on cash advance
Arsenal Credit Union	Arnold	MO	Visa 3 Gold	0.00	11.90	25.00	25.00	-	25	No grace on cash advance
Arsenal Credit Union	Arnold	MO	Visa 4 Platinum	0.00	9.90	25.00	25.00	-	25	No grace on cash advance
Arsenal Credit Union	Arnold	MO	Visa Credit Build1	0.00	15.90	25.00	25.00	-	25	No grace on cash advance
Arsenal Credit Union	Arnold	MO	Visa Credit Build2	0.00	17.90	25.00	25.00	-	25	No grace on cash advance
Ashland Inc Employees Credit Uni	Ashland	KY	ACU Card	5.00	19.00V	15.00	15.00	15.00	25	WSJ Prime + 1.9 %, \$5 No activity fee
Battle Creek Postal Credit Union	Battle Creek	MI	Visa	0.00	9.00	0.00	1.00	-	25	Min pmt 3% or \$25, No grace on cash advance
Black Hills Federal Credit Union	Rapid City	SD	MasterCard	0.00	10.15	18.00	15.00	-	25	Risk based rates, No grace on cash advances
Black Hills Federal Credit Union	Rapid City	SD	Visa CU	0.00	9.15	18.00	15.00	-	-	Risk based rate 9.15%-17.90%
Carquest	Las Vagas	NV	Carquest	0.00	22.80	28.00	28.00	28.00	25	-
Chadwick Federal Credit Union	Norwood	MA	CFCU Visa	0.00	11.90	15.00	15.00	10.00	25	\$25 Min pmt; \$4 Draft retrieval, Cash adv fee 2%
Columbine Federal Credit Union	Centennial	CO	Visa Plan A	12.00	9.90	0.00	25.00	-	25	\$12 Rpclmnt, \$5 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Centennial	CO	Visa Plan B	0.00	11.90	0.00	25.00	-	25	\$12 Rpclmnt, \$5 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Centennial	CO	Visa Plan C	25.00	11.25V	0.00	25.00	-	25	WSJ Prime + 3%, \$12 Rpclmnt, \$5 Doc copy
Community Financial Credit Union	Springfield	MO	CFCU Secured Visa	0.00	15.90	0.00	15.00	15.00	25	No grace on cash adv, Returned payment fees apply
Community Financial Credit Union	Springfield	MO	CFCU Visa Platinum	0.00	9.90	10.00	15.00	15.00	25	No grace on cash adv, Returned payment fees apply
Community Financial Credit Union	Springfield	MO	CFCUPreferred Visa	0.00	13.90	10.00	15.00	15.00	25	No grace on cash adv, Returned payment fees apply
Credit Union West	Glendale	AZ	Visa Classic	0.00	12.50V	25.00	5%	-	25	WSJ Prime+4.25%-12.00% risk based rates
Credit Union West	Glendale	AZ	Visa Gold	0.00	11.25V	25.00	5%	-	25	WSJ Prime + 3%-6% risk based rates
EquiShare Credit Union	Wichita	KS	ECU Visa	0.00	12.50	10.00	5%	22.00	25	No grace on cash advances
Heritage Valley Federal Credit Un.	York	PA	Visa Classic	0.00	10.90	20.00	20.00	20.00	25	No grace on cash adv, Min Pmt 3% or \$10, \$5 Rpclmn
Hopewell Joint School Emp. Fed.	Aliquippa	PA	Visa Classic	0.00	6.90	10.00	10.00	20.00	25	Risk based rate 6.9-14.9%, Min pmt \$15 or 3%
Idahy Federal Credit Union	Boise	ID	Idahy FCU Visa	0.00	13.90	15.00	15.00	15.00	25	No grace on cash advances, Min pmt \$15

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual	APR	Exceed	Late	NSF if	Grace	Notes
				Fee	%	Limit	Payment	Reported	Days	
				\$	%	% or \$	% or \$	\$		
Iron Mountain-Kingsford Comm. F	Kingsford	MI	Visa	0.00	13.90	10.00	10.00	15.00	25	\$10 Stmt, \$5 Rpclmnt, No grace on cash advances
Journal Credit Union	Milwaukee	WI	MasterCard	0.00	9.90	0.00	10.00	25.00	25	\$10 Rpclmnt, \$5 Doc copy, No grace on cash advance
La-Tec Credit Union	New Holstein	WI	MasterCard Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rpclmnt, \$3 PIN
La-Tec Credit Union	New Holstein	WI	Visa Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rpclmnt, \$3 PIN
Ledge Light Federal Credit Union	Groton	CT	Visa Gold	0.00	8.50V	20.00	20.00	18.00	25	Credit score risk based rates, \$50 bal trans fee
Ledge Light Federal Credit Union	Groton	CT	Visa Platinum	25.00	8.50V	20.00	20.00	18.00	25	Credit score risk based rates, Bal trans fee \$50
Mattress Giant	Las Vegas	NV	Mattress Giant	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
McHenry County Schools Fed CU	Crystal Lake	IL	Visa Classic	0.00	13.90	10.00	15.00	-	-	\$10 Rpclmnt, \$7.5 Draft copy
McHenry County Schools Fed CU	Crystal Lake	IL	Visa Platinum	0.00	8.75	10.00	15.00	-	-	\$10 Rpclmnt, \$7.5 Draft copy
McKesson Federal Credit Union	Stratford	CT	Visa	0.00	12.90	15.00	15.00	19.00	25	14.9% on cash advances, No grace on cash advances
Michigan Services Credit Union	Southfield	MI	Visa Classic	0.00	13.90	20.00	20.00	25.00	25	No grace on cash advances
Michigan Services Credit Union	Southfield	MI	Visa Platinum	0.00	8.95	25.00	25.00	25.00	25	Default rate 13.9%, No grace on cash advances
NCMIC Finance Corporation	Clive	IA	MilesAway MasterCa	0.00	Var	15.00	5%	15.00	25	WSJ Prime + 6%, Cash advance fee 2% max \$20
New Cumberland Federal Credit U	New Cumberland	PA	Visa Classic	0.00	12.90	15.00	15.00	-	25	No grace on cash advances
New Cumberland Federal Credit U	New Cumberland	PA	Visa Gold	0.00	9.90	15.00	15.00	-	25	No grace on cash advances
New Cumberland Federal Credit U	New Cumberland	PA	Visa Platinum	0.00	6.90	15.00	15.00	-	25	No grace on cash advances
North Central Area CU - HL	Houghton Lake	MI	Visa Classic	0.00	12.90	25.00	10.00	25.00	25	-
North Central Area CU - HL	Houghton Lake	MI	Visa Gold	0.00	10.90	25.00	10.00	25.00	25	-
PACO Federal Credit Union	Mayfield	OH	Visa	0.00	9.99	0.00	20.00	30.00	25	No grace on cash advance, Card replacement fee \$5
Peoples Bank	Rock Valley	IA	PB Visa Classic 1	0.00	10.90	20.00	20.00	25.00	25	Cash advance fee \$2.00
Peoples Bank	Rock Valley	IA	PB Visa Classic 2	0.00	14.76	20.00	20.00	25.00	25	Cash advance fee \$2.00
Railway Employees Credit Union	Springfield	MO	Visa Classic	25.00	11.90	0.00	0.00	15.00	25	No grace on cash advances
Seaboard Federal Credit Union	Bucksport	ME	Visa Classic	0.00	11.90	20.00	10%	-	25	Risk based rates 11.90%-16.90%, Min pmt 3%
Staley Employees Credit Union	Decatur	IL	Visa Classic	0.00	12.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU membership
Staley Employees Credit Union	Decatur	IL	Visa Gold	0.00	9.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU membership
Staley Employees Credit Union	Decatur	IL	Visa Platinum	0.00	9.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU membership
Summit Credit Union	Billings	MT	Summit CU	0.00	12.00	20.00	20.00	-	25	No grace on cash advances
Superior Community Credit Union	Superior	WI	Opportunity Visa	20.00	18.00	15.00	10.00	15.00	25	\$1.25 ATM trans fee, No grace on cash advances
Superior Community Credit Union	Superior	WI	Visa Bonus Points	0.00	15.15V	15.00	10.00	15.00	25	WSJ Prime + 6.9%, \$1.25 Cash advance fee, No grac
Superior Community Credit Union	Superior	WI	Visa Cash Back	0.00	15.15V	15.00	10.00	15.00	25	WSJ Prime + 6.9%, \$1.25 Cash advance fee, No grac
Superior Community Credit Union	Superior	WI	Visa Classic	0.00	13.5V	15.00	10.00	15.00	25	Var T-Bill + 8.5%, \$1.25 ATM fee, No grace cash ad

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Superior Community Credit Union	Superior	WI	Visa Gold	0.00	9.90	15.00	10.00	15.00	25	\$1.25 ATM fee, No grace on cash adv, \$5 Lost card
Superior Community Credit Union	Superior	WI	Visa Platinum	0.00	11.00V	15.00	10.00	15.00	25	WSJ Prime + 2.75%, \$1.25 Cash adv fee, No grace
Tech Federal Credit Unions	Crown Point	IN	Visa Classic	20.00	15.90	20.00	16.50	-	25	2% cash adv fee, Cash advance rate 18% - No grace
Tech Federal Credit Unions	Crown Point	IN	Visa Classic Secur	20.00	15.90	20.00	16.50	-	25	2% cash adv fee, Cash advance rate 18% - No grace
Tech Federal Credit Unions	Crown Point	IN	Visa Gold Rewards	0.00	9.90	20.00	16.50	-	25	2% cash adv fee, Cash advance rate 18% - No grace
Tech Federal Credit Unions	Crown Point	IN	Visa Platinum	0.00	7.90	20.00	16.50	-	25	Cash adv rate 18%, Var rates based upon balance
Tech Federal Credit Unions	Crown Point	IN	Visa Secured	20.00	Var	20.00	16.00	-	25	Var WSJ prime less .25%, No grace on cash advance
United Savings Credit Union	Fargo	ND	Visa Classic	0.00	7.25	25.00	25.00	-	25	Risk based rates 7.25%-17.25%, No grace on cash adv
Universal 1 Credit Union	Dayton	OH	Visa Classic	0.00	14.92	20.00	20.00	15.00	25	No grace on cash advances, Min pmt \$20
Universal 1 Credit Union	Dayton	OH	Visa Platinum	0.00	8.92	20.00	20.00	15.00	25	Cash advance rate 14.92% no grace, Min pmt \$20
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Classic	0.00	11.65V	20.00	20.00	10.00	25	WSJ Prime + 3.4%, No grace on cash advances
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Gold	0.00	11.65V	20.00	20.00	10.00	25	WSJ Prime + 3.4%, No grace on cash advances
Wells Fargo Financial Bank	Sioux Falls	SD	Cash on Demand	0.00	Var	0.00	10.00	-	-	WSJ Prime+ 10.65-19.65%, Risk based rates
Wells Fargo Financial Bank	Sioux Falls	SD	Visa NowLine	50.00	Var	28.00	33.00	28.00	25	WSJPrime+2.25%-13.25%, Min APR 6.9%, Max APR
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum	0.00	Var	31.00	35.00	28.00	25	WSJ Prime + 6.25%-15.6%, Min APR 8.9%, Max APR
Wells Fargo Financial National Ban	Las Vegas	NV	2nd Wind Exercise	0.00	25.65V	28.00	35.00	28.00	25	WSJ Prime + 17.40%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Abbey Carpet	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	ACME Electric Moto	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Wells Fargo Financial National Ban	Las Vegas	NV	Aquarius Water Con	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Bathworks of MN	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Becker Furn World	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Beisswenger	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Brainerd County Po	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Brunswick Billiard	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Carpetland USA	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Carquest	0.00	22.80	28.00	28.00	28.00	25	-
Wells Fargo Financial National Ban	Las Vegas	NV	Ceragem Inc	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90%, Cash advance fee 3% or \$10

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Wells Fargo Financial National Ban	Las Vegas	NV	Commers Conditione	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Dakota Water Treat	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Ehealth Adental	0.00	22.80	28.00	35.00	28.00	25	Late pmt fees vary depending upon card balance
Wells Fargo Financial National Ban	Las Vegas	NV	Ehealth All Care	0.00	22.25V	28.00	35.00	28.00	25	WSJ Prime + 14.00%
Wells Fargo Financial National Ban	Las Vegas	NV	Ethan Allen Galler	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Financing Fitness	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Flooring America	0.00	22.80	28.00	28.00	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Frontenac Honda	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Furniture First	0.00	25.65V	28.00	35.00	28.00	25	WSJ Prime + 17.40%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Gabberts	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Gerlach Services	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Golfsmith	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Grubers Power Equi	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Hoff Jewelers	0.00	24.00	28.00	35.00	28.00	25	Late pmt fee varies depending upon balance
Wells Fargo Financial National Ban	Las Vegas	NV	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Wells Fargo Financial National Ban	Las Vegas	NV	Honda Power Equip	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Honda House	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Honda Yamaha Sport	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Kirby Sales & Serv	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	LL Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Wells Fargo Financial National Ban	Las Vegas	NV	Mainstreen Music	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fee varies depending upon balance
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Mattress Giant	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Mignum of Eagan	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Migun MN Inc	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Miller True Value	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Wells Fargo Financial National Ban	Las Vegas	NV	Moon Motor Sales	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Nevada Bob's	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Nnisswa Marine Inc	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Northern Hydraulics	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Northern Power Equ	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Northern Tool	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Pella Windows Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Wells Fargo Financial National Ban	Las Vegas	NV	Peters Small Engin	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	PMC Magna	0.00	20.24V	28.00	28.00	28.00	25	WSJ Prime + 11.99%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	PMC Magna Platinum	0.00	14.24V	28.00	28.00	28.00	25	WSJ Prime + 5.99%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Pro Flooring	0.00	22.80	28.00	28.00	28.00	25	-
Wells Fargo Financial National Ban	Las Vegas	NV	Rays Sport & Marin	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Riddles	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Scheherazad, Inc	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Shane Co	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Spicer Power Produ	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Steves's Cycle Inc	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Surge Water Condit	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	The Floor Club	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	The Tile Shop	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Thomas Kinkade Gal	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Thomasville MC	18.00	21.25V	28.00	28.00	28.00	25	WSJ Prime +12.90%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Thomasville MC	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Trimbles Cycle Cen	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Watson's P&S Visa	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Wilderness Collect	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wells Fargo Financial National Ban	Las Vegas	NV	Woodsmen Power	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V

Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Wells Fargo Financial North Dakot	Bismarck	ND	Prfd Cust BuyLine	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Wells Fargo Financial South Dakot	Pierre	SD	Prfd Cust Buyline	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Wells Fargo Financial Wisconsin	Madison	WI	Prfd Cust Buyline	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Western Rockies Federal CU	Grand Junction	CO	Visa	0.00	10.00	20.00	20.00	-	25	No grace on cash advance
Willis Corroon Credit Union	Nashville	TN	MasterCard	0.00	12.00	25.00	25.00	-	25	-
Wiregrass Federal Credit Union	Dothan	AL	Wiregrass FCU 1	0.00	9.75	30.00	30.00	-	25	No grace on cash advance
Woodmen Federal Credit Union	Omaha	NE	WFCU Visa Platinum	0.00	14.90	24.00	24.00	-	25	No grace on cash advance, Min pmt 5% of balance

Retailers

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
A & W Furniture - Internet Store		MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
A & W Furniture - Redwood Falls	Redwood Falls	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
A Pro Pool & Spa LLC	Lindstrom	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
A Pro Pool & Spa LLC	Lindstrom	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
A1 Glass	Winona	MN	Home Project Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Aamco	Fridley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Aamco Transmission	Mankato	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Abbey Carpet	Las Vegas	NV	Abbey Carpet	0.00	25.16V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet Mounds View	Mounds View	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet Northwest	Osseo	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet of Cambridge	Cambridge	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet of Coon Rapids	Coon Rapids	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet of Elk River	Elk River	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Decorating Center	Apple Valley	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
ACME Electric Motor, Inc	Duluth	MN	AEM MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Affordable Granite & Stone	Plymouth	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Alaskan Fur Company	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advamce fee 3% or \$10
All Poolside Services Inc Eagan	Eagan	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
All Poolside Services Inc Eagan	Eagan	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
All Poolside Services Inc St. Paul	St. Paul	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
All Poolside Services Inc. LC	Little Canada	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
All-American Recreation Inc TB	Tonka Bay	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
All-American Recreation Inc BP	Brooklun Park	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
All-American Recreation Inc Oakda	Oakdale	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Al's Master Plumbing	Minneapolis	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fee varies depending upon balance
Amalgamated Audio	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Ament Spas & Pools	St. Cloud	MN	Splach Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
American Drew	Las Vagas	NV	American Drew	0.00	18.00	28.00	35.00	28.00	25	-
American Gem Society	Las Vagas	NV	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt fees vary with balance
American General Financial Servic	Evansville	IN	DCL Home Center	0.00	18.00	20.00	30.00	20.00	19	No cash advances
American Waterworks	Pine Island	MN	Home Projects Visa	0.00	20.15V	25.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

Retailers

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Americas Mattress	Rochesterq	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Amish Corner Company	Anoka	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Andersons Decorating Center	Hutchinson	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Aquarius Water Conditioning Inc	Oakdale	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Arnquist Home Center Inc	Alexandria	MN	Carpets Plus	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Arthurs Jewelers Inc	Roseville	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Aspen Air	New Brighton	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Assure Dental - Albertville	Albertville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Assure Dental - Blaine	Blaine	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Atlantis Spas & Pools	Grand Rapids	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Bachman Jewelers	St. Cloud	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Bachmans Inc	Minneapolis	MN	Bachman's	0.00	18.00	0.00	10.00	20.00	30	Balance on commercial accts due in full each stmt
Backer Furniture World	Las Vegas	NV	Becker Furn World	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash adv fee 3% or \$10
Bass Lake Dental Group	New Hope	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Bathwork of Minnesota, Inc	Roseville	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Beachcomber Twin Ports	Duluth	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	28	WSJ Prime + 17.65%, No cash advances
Beachcomber Twin Ports	Duluth	MN	Splach Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Beckstrom's Floor to Ceiling	Waite Park	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Bedpost Furniture, Inc	Mankato	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Beisswenger New Brighton HDWE,	New Brighton	MN	BNBHDWE MasterCar	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Blockstruck Jewelers	St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Bloomington Linoleum & Carpet In	Bloomington	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Blue Fin Pool & Spa, Inc	Anoka	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Boger Dental	New Hope	MN	Prft Cust	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Bonfes Plumbing, Heating & Air SV	St. Paul	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Bonfes Plumbing, Heating & Air SV	St. Paul	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fee varies depending upon balance
Brainerd County Power Equipment,	Brainerd	MN	BCPE MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Brick Furniture Inc	Albert Lea	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Brooklyn Park Collision	Brooklyn Park	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Brookpark Dental Center	Brooklyn Center	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Brookwest Family Dentistry PA	Maple Grove	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10

Retailers

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Buchkosky Jewelers Inc	Roseville	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Bucks Unpainted Frurniture - MW	Maplewood	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	-
Bucks Unpainted Furniture - Chan	Chanhassen	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Bucks Unpainted Furniture - B	Bloomington	MN	Prfd Customer Card	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Bucks Unpainted Furniture - SP	St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Bucks Unpainted Furniture Inc	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Budget Exteriors	Bloomington	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Burnsville Fireplace & Design	Burnsville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
C&C HVAC, Inc	Maple Lake	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
C.L.T Floorcovering St. Paul	So St. Paul	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
C.L.T Floorcovering Woodbury	Woodbury	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Cal Spas - Andover	Andover	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Cal Spas - Burnsville	Burnsville	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Cal Spas - Cottage Grove	Cottage Grove	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Cal Spas - Plymouth	Plymouth	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Cal Spas - Waite Park	Waite Park	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Cal Spas - Woodbury	Woodbury	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Callans Furniture	Wait Park	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Callan's Furniture - Internet Store		MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
CapetsPlus Colortile - Duluth	Duluth	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Carpet Plus Color Tile Visa	Las Vegas	NV	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Carpetland USA	Las Vagas	NV	Carpetland USA	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, No cash advances
CarpetsPlus Colo Tile - Woodbury	Woodbury	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
CarpetsPlus Color Tile - AV	Apple Valley	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
CarpetsPlus Color Tile - LL	Lino Lakes	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
CarpetsPlus Color Tile - SLP	St. Louis Park	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
CarpetsPlus Color Tile - Roseville	Roseville	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Carrols Furniture Inc	Arden Hills	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Cena Transmissions Inc DBA AAM	Fridley	MN	Wells Fargo	0.00	24.90V	0.00	5%	-	-	WSJ Prime + 16.90%, No cash advances
Ceragem Inc	Las Vegas	NV	Ceragem Inc	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90%, Cash advance fee 3% or \$10
Chanhassen Bike & Ski	Minnetonka	MN	Prfd Cust Acct	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle

Retailers

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Circle Pines Dental PA	Circle Pines	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Citywide Home Improvements Inc	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Closets by Design	Plymouth	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Cloud 9 Furniture Inc	Waite Park	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Comfort Seating By Drurys	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Commers Conditioned Water	Minnetonka	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Commers Conditioned Water Co.	Blaine	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Complete Basement Systems	Mankato	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Computer Renaissance - Mankat	Mankato	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Condor Fireplace and Stone	Spring Lake Park	Mn	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Continental Diamonds	St. Louis Park	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Cornerstone Contracting, Inc	Hutchinson	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Country Sales & Furniture Inc	Milaca	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Countryside Heating & Cooling Srv	Maple Plain	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Crown of Minnesota - Edina	Edina	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Crown of Minnesota Inc - MPLS	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Dakota Water Treatment of MN Inc	Lakeville	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Daves Appliance Heating and Air	Columbia Heights	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Daves Furniture World	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Dental South PA	South St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Diamonds Direct Inc - Minneapoli	Minneapolis	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Direct Design	Lino Lakes	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Dirks Furniture	Olivia	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
DJs Fireplace & Spa Inc	Albertville	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
DL RV & Marine	Detroit Lakes	MN	Splach Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Douglass County Lumber Inc	Alexandria	MN	Splash Card	0.00	16.24B	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Dr Stephanie Gruenes Center For	Becker	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Drury's Inc - Fountain	Fountain	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Duxiana Edina	Edina	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash adv fee 3% or \$10
Eagle Family Dentistry, PA	Eagle Lake	MN	WellsFargo Busines	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Earl Johnson Furniture Inc	Mankato	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10

Retailers

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Energy Products & Designs Inc	Rochester	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Energy Savers	Oakdale	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Ethan Allen Galleries - Edina	Edina	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Ethan Allen Galleries SP	St. Paul	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
European Desing Furniture	New Hope	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Exclusively Diamonds	Mankato	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Expert Insulation Inc	Spring Valley	MN	Home Project Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Family Dentist Tree	Rochester	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Family Fun Center	Rochester	MN	Splash Card	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Fantastic Floors	Woodbury	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Fifth Avenue Dental PA	Anoka	MN	Prfd Customer Acct	0.00	25.15V	25.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Floor Center - Burnsville	Burnsville	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Eden Prairie	Eden Prairie	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Maple Grove	Maple Grove	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - St. Paul	St. Paul	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Woodbury	Woodbury	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Coverings of Winona	Winona	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Floor to Ceiling	Las Vegas	NV	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling Baxter	Baxter	MN	Floor To Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling Duluth	Duluth	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling Fergus Falls	Fergus Falls	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling Marshall	Marshall	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling Willmar	Willmar	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Flooring America	Las Vegas	NV	Flooring America	0.00	22.80	28.00	28.00	28.00	25	No cash advances
Flooring frenzy & More Inc	Owatonna	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Floors & More	Detroit Lakes	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Floors to Go	Las Vegas	NV	Floors to Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Floors to Go Shakopee	Shakopee	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Four Seasons Interiors	St. Peter	MN	Carpets Plus	0.00	24.15C	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Frontenac Honda Sales	Frontenac	MN	FHS MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Fuller Lumber Company	Glencoe	MN	Home Projects Visa	0.00	20.15V	25.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

Retailers

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Fullerton Lumber Company - Plym	Plymouth	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Fullerton Lumber Company -Watert	Watertown	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Furniture First	Las Vegas	NV	Furniture First	0.00	25.65V	28.00	35.00	28.00	25	WSJ Prime + 17.40%, No cash advances
Furniture Manor - Internet Store		MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Furniture Manor Inc	Osseo	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Furniture Outlet	Thief River Falls	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Furniture Superstore LLC	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
G and L Furniture Inc	Minneapolis	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Gabberts	Las Vegas	NV	Gabberts	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Gallagher Cosmetic Family Dentist	Eden Prairie	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Gerlach Service Inc	Hastings	MN	GS MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Geske Home Improvement Co	Marshall	MN	Home Porjects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Glosets By Design	Plymouth	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
GMR Erstad, LLC	Mankato	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Grages Enterprises Inc	Glencoe	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Graham Jewelry Inc	Wayzata	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Great Lakes Window & Siding Co	Apple Valley	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Great River Fencing	St. Cloud	MN	Home Project Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
gregory Henderson Kaake DDS PA	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Grubers Power Equipment	Maplewood	MN	GPE MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Guyers Builder Supple Inc 8	Bloomington	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - AV	Apple Valley	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Blaine	Blaine	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Montic	Monticello	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - MPLS	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Plymo	Plymouth	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Roch	Rochester	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Roche	Rochester	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Guyers Builder Supply Inc - Woodb	Woodbury	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Happy Sleeper Mattress & Furnitur	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
HBA Hirshfields By Appointment	Roseville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

Retailers

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Heights All Area Mechanical Inc.	Inver Grove HTS	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fee varies depending upon card balance
Heisel Brothers, Inc	Virginia	MN	Splach Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Hight & Randall LTD	Rochester	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Hirshfields's Decorating Centers 4	Coon Rapids	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields - Maple Grove	Maple Grove	Mn	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields - Monticello	Monticello	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields Crossroads Paint	Waite Park	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 1	West St. Paul	Mn	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 10	Eden Prairie	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 2	Woodbury	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 3	Maplewood	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 5	Apple Valley	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 6	Lakeville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 7	Shakopee	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 8	Minnetonka	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfield's Decorating Centers 9	Edina	MN	Home Porjects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields Design Studio	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields Inc - Baxter	Baxter	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hirshfields Inc - Minneapolis	Minneapolis	MN	Home Porjects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Hoff Jewelers	Las Vegas	NV	Hoff Jewelers	0.00	24.00	28.00	35.00	28.00	25	Late pmt fees vary depending upon card balance
Home Design Studio	Byron	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Home Solutions Midwest	Albert Lea	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Homesmart From Xcel Energy	St. Paul	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Honda House	St. Cloud	MN	HH MasterCard	0.00	25.00v	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Honda Power Equipment	Las Vegas	NV	HPO MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Honda Yamaha Sports Center	Bemidji	MN	HYSC MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Hot Tubs & More	Cottonwood	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Howes Diamond Jewelers	Redwing	MN	Prfd Customer Card	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
IM Interior Motives Inc	Ne Ulm	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Interior Expressions Inc	Saint Peter	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Invesible Fence Co of MN	Eden Prairie	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

Retailers

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Invisible Fence of River Valley	Northfield	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Invisible Fence of the No. TC	Shoreview	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Jay F Jewelers	Apple Valley	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt fee varies depending upon balance
John A Gawlik Jr DDS PS	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
John Englund DDS	Osseo	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Johnson Bros Furniture - Cloquet	Cloquet	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Johnson Bros Furniture - Duluth	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Johnson Bros Furniture - Duluth	Duluth	MN	Prfd Customer Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Jubilee Home Solutions	St. Paul	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Kemna ASA Auto Plaza	Jackson	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Kennedy Auto Service, Inc	Bloomington	MN	Prfd Customer Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Kim Chart, D.D.S., P.A.	Duluth,	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Kirby Sales & Service	Worthington	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Kordel, Inc.	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Kraft House Jewelers	Blaine	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
L. J. Norby Co.	Detroit Lakes	MN	Norby's Shop Card	0.00	18.00	0.00	0.00	-	-	In-house card used exclusively at Norby's
Lakewood Dental	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Larson Construction Inc	Hibbing	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Lasker Jjewlers	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Lawrence Interiors & Building Cent	Hastings	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Leisure Aquatic Products Inc	Byron	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Lin Furniture	Little Falls	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Loch Jewelers Inc	Monticello	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Lor Ray Drive Dental Group PLLP	North Mankato	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Lumber Liquidators	Blaine	MN	LL Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Main Streed Music & Electronics T	Elk River	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Majestic Countertops Inc	Lakeville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Marcotte Jewelry LTD	Marshall	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mark J Traut Wells Inc	Waite Park	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Mary j Pariseau, DDS	Maplewood	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Master Jewelers Inc	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10

Retailers

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Mattress Liquidators - WSt. Paul	West St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Apple Vall	Apple Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Bloomingto	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Burnsville	Burnsville	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Columbia H	Columbia Heights	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Coon Rapi	Coon Rapids	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Mattress Liquidators - Crystal	Crystal	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Mattress Liquidators - Eden Prair	Eden Prairie	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Minneapoli	Minneapolis	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - Roseville	Roseville	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Mattress Liquidators - St. Louis	St. Louis Park	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Mattress Liquidators - St. Paul	St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Mesabi Recreation	Virginia	MN	Splach Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Metro Carpet Outlet Inc.	Minneapolis	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
MGL Fitness Inc	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash adv fee 3% or \$10
Michael A Hursh	Lindstrom	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash adv fee 3% or \$10
Michaels Furniture Outlet	Detroit Lakes	MN	Furniture Firstq	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Migun Minnesota Inc	West St. Paul	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Migun of Eagan	Eagan	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Miller True Value Farm & Home Inc	Staples	MN	MTVFH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Minnesota Rusco Inc	Minnetonka	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Minnesota Window & Siding Co	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Miskovich Dental Clinic	Grand Rapids	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Moor Motors Sales, Inc	Monticello	MN	MMS MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Morris Furniture	Albert Lea	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Morris Furniture - Internet Store		MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Myron Sammon Home Imp. Co. In	Faribault	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Nassau Pools & Spas Inc	Elk River	MN	Beachcomber	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Nassau Pools & Spas Inc	Elk River	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
NC Bennet Lumber 1	Minneapolis	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
NC Bennett Lumber	Burnsville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

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Nevada Bob's	Las Vegas	NV	Nevada Bobs	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Nevada Bob's Roseville	Roseville	MN	Nevada Bob's	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Nevada Bob's Golf Bloomington	Bloomington	MN	Nevada Bob's	0.00	25.90V	28.00	35.00	28.00	25	-
Nevada Bob's Golf Duluth	Duluth	MN	Nevada Bob's	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Nevada Bob's of Minnetonka	Minnetonka	MN	Nevada Bob's	0.00	25.90V	28.00	35.00	28.00	25	-
New Ulm Dental Clinic	New Ulm	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Nisswa Marine, Inc	Nisswa	MN	NM MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Noah's Home Furnishings	Detroit Lakes	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
North Mankato Family Dentistry PA	North Mankato	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
North Star Home Fitness - Apple	Apple Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
North Star Home Fitness - Blaine	Blaine	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
North Star Home Fitness - Edina	Edina	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
North Star Home Fitness - SC	St. Cloud	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Northern Exposure	Mankato	Mn	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Northern Exposure & Sundance Sp	Rochester	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Northern Heating & Air Conditionin	Ramsey	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Northern Hydraulics - Burnsville	Burnsville	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Forest Lake	Forest Lake	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Maplewood	Maplewood	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Minnetonka	Minnetonka	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Rochester	Rochester	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Rogers	Rogers	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - Spring Lake	Spring Lake Park	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Hydraulics - St. Paul	St. Paul	MN	NH MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advancerate 13.9V
Northern Power Equipment - Burns	Burnsville	MN	NPE MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Tool Equipment	Duluth	MN	NTE MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Northern Tropics Inc	North Branch	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Northland Distributing	International Fall	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Northwest Manufacturing Inc	Red Lake Falls	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fees vary depending upon card balance
Oakridge Dental LLC	Oak Park Heights	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Oconnor Plumbing, HGT & Cooling	Hastings	MN	Home Projects Visa	0.00	21.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V

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Owatonna Floor Covering & Mirror	Owatonna	MN	Prfd Cust Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Paine Furniture	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Paradise Pools & Spas of Willmar	Willmar	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Park Dental	Las Vegas	NV	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Apple Valley	Apple Valley	MN	dentalpaymentplan	0.00	23.65V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Blaine	Blaine	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Bloomington	Bloomington	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Champlin	Champlin	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Chaska	Chaska	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Columbia Park	Columbia Park	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Coon Rapids	Coon Rapids	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Eagan	Eagan	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Eden Prairie	Eden Prairie	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Edina	Edina	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Edinbrook	Brooklyn Park	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Grand Avenue	St. Paul	MN	dentalpaymentplan	0.00	24.90V	25.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - High Pointe	Lake Elmo	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - LaSalle Plaza	Minneapolis	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Maple Grove	Maple Grove	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Maplewood	Maplewood	MN	dentalpyamentplan	0.00	24.90V	28.00	35.00	-	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Minnetonak	Minnetonka	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Prior Lake	Prior Lake	mn	dentalpyamentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Ridgepark	Minnetonka	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Ridges	Burnsville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Roseville	Roseville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Shakopee	Shakopee	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - St Louis Park	St. Louis Park	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental - Roseville	Roseville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Park Dental Specialists - Edina	Edina	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
Pella Windows & Doors	Las Vegas	NV	PW & D Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pella Windows & Doors - Edina	Edina	MN	Pella Windows Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V

Retailers

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Pella Windows & Doors - Mankato	Mankato	MN	Pella Window Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pella Windows & Doors - Maplewo	Maplewood	MN	Pella Windows Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pella Windows & Doors - Plymouth	Plymouth	MN	Pella Windows Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pella Windows & Doors - Rocheste	Rochester	MN	Pella Windows Visa	0.00	26.15V	28.00	35.00	25.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pella Windows & Doors - St. Cloud	St. Cloud	MN	Pella Windows Visa	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime +17.90%, Cash advance rate 14.15V
Pennsylvania House	Las Vagas	NV	Pennsylvania House	0.00	18.00	28.00	35.00	28.00	25	-
Peters Billiards	Minneapolis	MN	Splash Card	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Peters Small Engines	Marshall	MN	PSE MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Peterson Pools & Spas Elk River	Elk River	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Peterson Pools & Spas Minnetonk	Minnetonka	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Pine Air Systems - Zumbrota	Zumbrota	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Plymouth Dental Care	Plymouth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
PM Bedroom Gallery - Blaine	Blaine	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	25.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
PM Bedroom Gallery - St. Paul	St. Paul	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Pool Products Inc	Waite Park	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Popplers Furniture	Thief River Falls	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Prairie Dental Arts	Waseca	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Premier Pool and Spa Inc	Chaska	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Preston Dental	Preston	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Princess Jewelry Inc	Burnsville	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Pro Flooring	Las Vagas	NV	Pro Flooring	0.00	22.80	28.00	28.00	28.00	25	-
Professional Drive Dental Group P	Northfield	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Quality Woods Furniture Showroo	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
R.F. Moeller - Edina	Edina	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
R.F. Moeller Jeweler - Minneapolis	Minneapolis	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
R.F. Moeller Jewelers - St. Paul	St. Paul	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Ray's Abbey Carpet Sales Inc	Big Lake	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Rays Sport & Marine	Gand Rapids	MN	RSM MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Riddles	Las Vegas	NV	Riddles	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Rivertown Heating	Hastings	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
RJ Miller Home Service Company	Minneapolis	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10

Retailers

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Robert A Casper Jr DDS PA	Eagan	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Robert Gibb & Sons, Inc	Detroit Lakes	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fees vary depending upon card balance
Roberts Fine Jewelry	St. Cloud	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Roberts Home Center, Inc	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Roberts Home Furnishings	Cloquet	MN	Prfd Customer Acct	0.00	25.15B	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Rochester	Rochester	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Rochester Lapidary Jewelers	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Rogers Enterprises Inc	Matteson	IL	Rogers & Hollands	0.00	18.00	0.00	5.00	20.00	25	No cash advances
Rosedale Square	Roseville	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Rosenthal Furniture Inc	Minneapolis	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Runes Frurniture & Carpet Co Inc	Worthington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Ryan Windows & Siding Inc	Rochester	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
S & S Floor Covering of St. Cloud	St. Cloud	MN	Carpets Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
S Vincent Jewelers Inc	Minneapolis	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Sammons Beds N More	Red Wing	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash adv fee 3% or \$10
Schaefers Home Decorating Inc	St. Cloud	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Scheels	Fargo	MN	Scheels	0.00	18.00	0.00	0.00	-	25	-
Scheels All Sports Inc	Fargo	ND	Scheels All Sport	0.00	18.00	0.00	30.00	20.00	-	In-house store card for Scheels purchases only
Scheherazade, Inc	Edina	MN	Marquis MasterCard	0.00	23.75V	28.00	35.00	28.00	25	WSJ Prime + 16.75%, Cash advance rate 12.65%V
Scheherazade, Inc	Edina	MN	Prfd Customer Card	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Schmidt Siding & Window Co Inc	Mankato	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Schneidermans	Las Vegas	NV	Schneidermans	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneiderman's - Internet Store		MN	Schneiderman's	0.00	26.99v	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Bloomi	Bloomington	MN	Furniture First	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Burnsvil	Burnsville	MN	Furniture First	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Duluth	Duluth	MN	Furniture First	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Lakevill	Lakeville	MN	Furniture First	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Meado	Meadowlands	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Plymou	Plymouth	MN	Furniture First	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Rosevill	Roseville	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Woodb	Woodbury	MN	Schneiderman's	0.00	26.99V	28.00	35.00	28.00	25	WSJ Prime + 18.74%, No cash advances

Retailers

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Security Company	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Shane Co	Las Vegas	NV	Shane Co	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10
Shane Company - Minnetonka	Minnetonka	MN	Prfd Customer Card	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Sherman & Hallie DDS PA	Grand Rapids	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Signature Home Services LLC	Woodbury	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Sigstads Flooring Center Inc	Blaine	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Sigstads Mill Direct Flooring	Forest Lake	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Skewes Jewelry Inc	Marshall	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Slumberland - Roseville	Roseville	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland	Las Vagas	NV	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	Var WJS Prime + 17.65%, 3% or \$10 Cash adv fee
Slumberland - Albert Lea	Albert Lea	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Albertville	Albertville	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Bemidji	Bemidji	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Bemidji	Bemidji	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Brooklyn Center	Brooklyn Center	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Burnsville	Burnsville	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Columbia Heights	Columbia Heights	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Dilworth	Dilworth	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Duluth	Duluth	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Egan	Egan	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Eveleth	Eveleth	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Eveleth	Eveleth	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Fairmont	Fairmont	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Fergus Falls	Fergus Falls	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Fergus Falls	Fergus Falls	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Fridley	Fridley	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Grand Rapids	Grand Rapids	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Grand Rapids	Grand Rapids	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Hibbing	Hibbing	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Hibbing	Hibbing	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Hutchinson	Hutchenson	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10

Retailers

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Slumberland - International Falls	International Fall	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Inver Grove Heights	Inver Grove Hgts	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Little Canada	Little Canada	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Maplewood	Maplewood	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Minnetonka	Minnetonka	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Northbranch	North Branch	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Owatonna	Owatonna	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Rochester	Rochester	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - St. Cloud	Waite Park	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - St. Louis Park	St. Louis Park	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - St. Paul	St. Paul	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Thief River Falls	Thief River Falls	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Thief River Falls	Thief River Falls	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Willmar	Willmar	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Winona	Winona	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland - Worthington	Worthington	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland Corp.	Little Canada	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland Furniture - Ramsey	Ramsey	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Slumberland, Inc - Mankato	Mankato	MN	Slumberland	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65% Cash advance fee 3% or \$10
Spicer Power Products Inc	Spicer	MN	SPP MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Spring Valley Dental Center	Spring Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
St Cloud Heating & Sheet Metal In	Suak Rapids	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
St. Paul Marvel Health Bed Cerage	St. Paul	MN	Ceragem Inc	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90%, Cash advance fee 3% or \$10
St. Paul Plumbing and Heating	St. Paul	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Standard Water Control Systems I	Crystal	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Stephen E Dalseth DDS PA	Apple Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Stephen Labbe DDS PS	Duluth	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Stephen P Boger DDS PA	New Hope	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Steve's Cycle, Inc	Fergus Falls	MN	SC MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Stillwater Family Dental	Stillwater	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Suburban Floor Covering, Inc	White Bear Lake	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances

Retailers

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Summit Home Center	Champlin	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Summit Home Center - Eden Prari	Edin Prairie	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Summit Home Center - Woodbury	Woodbury	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Sundance Spas	Lakeville	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Surge Water Conditioning	Minnnetonka	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Sweet Sounds Inc	Mankato	MN	Prfd Customer Card	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Sylvander Heating, Inc	Red Wing	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Techline Minneapolis	St. Louis Park	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Dental Specialista - Ridges	Burnsville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Dental Specialists - BC	Brooklyn Center	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Dental Specialists HPT	Lake Elmo	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Dental Specialists Pedo	Roseville	MN	dentalpaymentplan	0.00	24.90B	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Dental Specialists Pedo - Burn	Burnsville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Dental Specialists Pros - Ros	Roseville	MN	dentalpaymentplan	0.00	24.90V	28.00	35.00	28.00	25	WSJ Prime + 16.65%, No cash advances
The Ferrin Company	Red Wing	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Floor Club	Las Vegas	NV	The Floor Club	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
The Floor Club Brooklyn Park	Brooklyn Park	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
The Floor Club Inc Bloomington	Bloomington	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
The Furniture Gallery of Baudette	Baudette	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Oak Room & Bargin Bin, Inc	Hastings	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Orignal Mattress Factory -M	Mounds View	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Original Mattress Factory - A	Anoka	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
The Original Mattress Factory - E	Egan	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
The Original Mattress Factory - C	Coon Rapids	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
The Original Mattress Factory - M	Maple Grove	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
The Original Mattress Factory - N	New Hope	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash adv fee 3% or \$10
The Original Mattress Factory - AV	Apple Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Original Mattress Factory - BI	Bloomington	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Original Mattress Factory -Ch	Chanhassen	MN	Prfd Customer Acct	-	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
The Original Mattress Factory - M	Maplewood	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
The Tile Shop	Las Vegas	NV	The Tile Shop	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10

Retailers

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
The Window Store	St. Louis Park	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
thomas Kinkade Gallery	Roseville	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Thomasville	Las Vagas	MV	Thomasville MC	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Thoroughbred Carpet LTD Farming	Farmington	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Thoroughbred Carpets LTD Deerw	Deerwood	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Thoroughbred Carptes LTD Savag	Savage	MN	Floors To Go	0.00	26.15V	28.00	35.00	28.00	25	WSJ Prime + 17.90%, No cash advances
Toms Carpet Kingdom	Eden Valley	MN	Carpet Plus Visa	0.00	24.15V	28.00	35.00	28.00	25	WSJ Prime + 15.90%, Cash advance fee 3% or \$10
Tooth By The Lake	Hopkins	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Total Comfort Heating and Coolin	New Hope	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Total Comfort Heating and Coolin	New Hope	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fee varies depending upon card balance
Total Health Fitness& Nutrition LLC	Rochester	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Total Recreation Inc 1 St. Cloud	St. Cloud	MN	Splash Card	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Total Recreation Inc. 2 St. Cloud	St. Cloud	MN	Splash Card	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Trailhead Cycling & fitness Inc	Champlin	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Trimbles Cycle Center	Austin	MN	MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
United Heating and Air Cond, Inc	Medina	MN	Marquis Card	0.00	22.80	28.00	35.00	28.00	25	Late pmt fees vary depending upon card balance
Uptown Dental PLLC	Minneapolis	MN	Ehealth Credit	0.00	22.25V	28.00	35.00	25.00	25	WSJ Prime + 14%
Valley Bike & Ski	Apple Valley	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
valley Home Improvement	Spring Valley	MN	Home Project Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Valley Pools & Spas - Andover	Andover	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Valley Pools & Spas - Becker	Becker	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Valley Pools & Spas - Brainerd	Brainerd	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Valley Pools & Spas - Burnsville	Burnsville	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Village Floor & Wall Inc	Minneapolis	MN	Flooring Solutions	0.00	25.40V	28.00	35.00	28.00	25	WSJ Prime + 17.15%, No cash advances
Watson's Pool & Spa Visa	Las Vegas	NV	Watson's P&S Visa	0.00	23.90V	28.00	35.00	28.00	25	WSJ Prime + 15.65%, Cash advance fee 3% or \$10
Wayzata Lathrop Paint	Wayzata	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Wedding Day Jewelers - Bloomingt	Bloomington	MN	Ammerican Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Wedding Day Jewelers - Burnsville	Burnsville	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Wedding Day Jewelers - Maple Gr	Maple Grove	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amt varies depending upon balance
Wedding Day Jewelers - Maplewoo	Maplewood	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
Wedding Day Jewelers-Bloomingt	Bloomington	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance

Retailers

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Wedding Day Jewelers-Eden Prairi	Eden Prairie	MN	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	Late pmt amount varies depending upon balance
WellsFargo Financial National Ban	Las Vagas	NV	Ethan Allen Galler	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
WellsFargo Financial National Ban	Las Vagas	NV	Kirby Sales & Serv	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Wente's Floor to Ceiling Alexandria	Alexandria	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Wente's Floor to Ceiling Morris	Morris	MN	Floor to Ceiling	0.00	25.90V	28.00	35.00	28.00	25	WSJ Prime + 17.65%, No cash advances
Western Products, Inc	Baxter	MN	Splash Card	0.00	16.24V	28.00	35.00	28.00	25	WSJ Prime + 7.99%, Cash advance fee 3% or \$10
Wholesale Fitness Inc	Oakdale	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90, Cash advance fee 3% or \$10
Wilderness Collections Gallery	Bloomington	MN	Marquis MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Window Concptps of Minnesota, In	Egan	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Window World St Cloud LLC	St Cloud	MN	Home Porjects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Window World, Inc	North St. Paul	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V
Wise Furniture Co	Le Sueur	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
WM F Ridlers Plmb & HTG Co Inc	Minneapolis	MN	ACCA Express	0.00	21.40V	28.00	35.00	28.00	25	WSJ Prime + 13.15%, Cash advance 3% or \$10
Wood Park Dental	Burnsville	MN	Prfd Customer Acct	0.00	25.15V	28.00	35.00	28.00	25	WSJ Prime + 16.90%, Cash advance fee 3% or \$10
Woodsmen Power Products	Alexandria	MN	WPP MasterCard	0.00	25.00V	28.00	35.00	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.9V
Your Home Imporvement Co	St. Cloud	MN	Home Projects Visa	0.00	20.15V	28.00	35.00	28.00	25	WSJ Prime + 11.90% Cash advance rate 15.15%V