

FORWARD

January, 2008

This is the seventeenth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by Minnesota Management & Budget, 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, 2008.

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, 2008. 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 annual 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.
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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 Re	10.00	9.90	15.00	15.00	20.00	25	Risk based rates 9.90%-17.90%, Cash adv fee 2%
American Bank of the North	Hibbing	AB Rewards Visa	50.00	6.90	25.00	25.00	20.00	25	9.9.% if no banking relationship, Rates to 15.84%
Austin City Employees Credit Union	Austin	Visa Platinum Prfd	0.00	9.90	25.00	15.00	-	25	No grace on cash adv, Rplcmnt \$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 Platinum	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
Citizens National Bank of Park Rapids	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 Rapids	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 Rapids	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	25.00	29.00	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	25.00	29.00	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	25.00	29.00	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	25.00	29.00	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	25.00	29.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa	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	14.25V	10.00	10.00	10.00	25	WSJ Prime + 6.5%, No grace on cash advances
Eastwood Bank-Kasson	Kasson	Visa Business	0.00	14.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Classic	0.00	13.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Gold	0.00	11.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Platinum	0.00	9.9	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Electrus Federal Credit Union	Brooklyn Center	Visa Classic	0.00	11.90	15.00	15.00	15.00	25	Rplcmnt card 5\$, No grace on cash advances
Exchange State Bank of Hills	Hills	Visa	0.00	14.76	10.00	5.00	-	25	No grace on cash advance
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 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
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 stmnt rece
First State Bank of Wyoming	Wyoming	Visa Gold	0.00	14.88	5.00	5.00	-	25	No grace on cash adv, Corp bal due upon stmnt rece

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
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	30.00	30.00	-	25	Min pmt 3% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	30.00	30.00	-	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
Grand Timber Bank	McGregor	GTB Visa	0.00	12.50V	15.00	5.00	-	25	WSJ Prime + 5%, 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
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	28.00	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	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	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	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	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	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	10.50V	20.00	20.00	-	25	WJS Prime + 3.0%, Mayo Foundation affiliation requ
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
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	9.99V	25.00	30.00	-	25	WSJ Prime + 4.24%, Risk based rates 9.9-18.0%
Mid Minnesota Federal Credit Union	Brainerd	Visa Platinum	0.00	13.49	25.00	30.00	-	25	Risk based rates 13.49-18.0%, \$25 Inactivity fee
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	25.00	10.90	25.00	25.00	35.00	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

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Northwoods Credit Union	Cloquet	Visa Classic	0.00	12.99	20.00	20.00	25.00	25	No grace on cash advances
Northwoods Credit Union	Cloquet	Visa Platinum	0.00	7.99	20.00	20.00	25.00	25	No grace on cash adv
Pipefitters Steamfitters Credit Un.	St. Paul	Visa Classic	0.00	14.25	10.00	5.00	-	25	-
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 Credit Union	St. Louis Park	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	Minimum payment 2%
Retail Employees Credit Union	St. Louis Park	Visa Platinum	0.00	8.90	20.00	20.00	20.00	25	Minimum payment 2%
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
SMW Federal Credit Union	Maplewood	CU Visa Classic	0.00	12.75	35.00	30.00	35.00	25	No grace on cash adv, Cash advance fee \$5 or 3%
SMW Federal Credit Union	Maplewood	CU Visa Platinum	0.00	10.50V	35.00	30.00	35.00	25	Var = WSJ Prime + 3%, No grace on cash advances
Soo Line Credit Union	Minneapolis	Visa Classic	0.00	12.90	15.00	15.00	20.00	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	20.00	25	Risk based rates 8.9%-9.9%, Cash advance fee 2%
SouthPoint Federal Credit Union	Sleepy Eye	Visa Classic	0.00	18.00	25.00	25.00	-	25	No grace on cash advance
SouthPoint Federal Credit Union	Sleepy Eye	Visa Gold	0.00	12.00	25.00	25.00	-	25	Penalty rate 18%, No grace on cash advance
SouthPoint Federal Credit Union	Sleepy Eye	Visa Platinum	0.00	9.00	25.00	25.00	-	25	Penalty rate 18%, No grace on cash advance
St. Paul Federal CU	St. Paul	Visa Classic	10.00	8.90	20.00	20.00	20.00	25	Risk based rates 8.9-18%, \$25 Inactivity fee
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	-	25	No grace on cash advances
State Bank of Lismore	Lismore	Visa	0.00	9.90	0.00	5.00	-	25	No grace on cash advances, Cash advance fee \$1
State Bank of Park Rapids	Park Rapids	MasterCard	0.00	14.49V	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	14.49V	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 Mutual Bank	Rochester	Visa Classic	0.00	12.15V	19.00	19.00	-	25	WSJ Prime + 3.9%, No grace on cash advances
Think Mutual Bank	Rochester	Visa Gold	0.00	11.15V	19.00	19.00	-	25	WSJ Prime + 2.9%, 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
Think Mutual Bank	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	10.00	15.00	20.00	25	\$20 Minimum payment, 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	28.00	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	Visa Classic	0.00	12.90	25.00	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	25.00	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	25.00	25.00	29.00	25	\$25 non-use fee, No grace on cash advances
US Federal Credit Union	Burnsville	V-Savings Secured	0.00	12.90	25.00	25.00	29.00	25	Must secure 1.5% in savings based on approv. Limit
Virginia Coop Credit Union	Virginia	Visa	0.00	8.49	20.00	20.00	-	25	Membership required, \$5 Minimum savings balance
Virginia Coop Credit Union	Virginia	Visa Platinum	0.00	8.49	10.00	10.00	10.00	25	1% Foreign trans fee, No grace on cash advance
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

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
Adenta	Las Vegas	NV	Adenta	0.00	22.80	28.00	Var	28.00	25	No cash advances
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 adv 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, 18% delinquent rate
AMERICHOICE Federal Credit Uni	Mechanicsburg	PA	Visa Platinum	29.00	10.99	25.00	25.00	-	25	No grace on cash advance
Armstrong Associates Fed Cr. Unio	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	0.00	12.00	10.00	0.00	-	25	-
Arsenal Credit Union	Arnold	MO	Visa	0.00	9.90	25.00	25.00	15.00	25	Risk based rates 9.9-17.9%, No grace on cash adv
Arsenal Credit Union	Arnold	MO	Visa	0.00	10.50V	25.00	25.00	15.00	25	Prime +3%
Ashland Inc Employees Credit Unio	Ashland	KY	ACU Visa Platinum	5.00	9.74V	15.00	15.00	15.00	25	Risk base rates 9.74-15.74%, No grace on cash adv
Black Hills Federal Credit Union	Rapid City	SD	MasterCard	0.00	10.15	18.00	15.00	-	25	Risk based rates 10.5-17.9%, No grace on cash adv
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%
Community Credit Union	La Crosse	WI	Classic MasterCard	10.00	8.99	20.00	20.00	-	25	2% Cash adv fee, No grace on cash adv
Community Credit Union	La Crosse	WI	Equity MasterCard	10.00	Var	20.00	20.00	-	25	Var = Prime +1.5%, No grace on cash adv
Community Credit Union	La Crosse	WI	Platinum MasterCar	10.00	6.99	20.00	20.00	-	25	2% Cash adv fee, No grace on cash adv
Community Credit Union	La Crosse	WI	Platinum Rewards	10.00	8.99	20.00	20.00	-	25	2% Cash adv fee, No grace on cash adv
Community Credit Union	La Crosse	WI	Rewards MasterCard	10.00	10.99	20.00	20.00	-	25	2% Cash adv fee, No grace on cash adv
Credit Union West	Glendale	AZ	Visa Classic	0.00	12.00V	25.00	25.00	-	25	WSJ Prime+4.25%-12.00% with risk based rates
Credit Union West	Glendale	AZ	Visa Gold	0.00	10.75V	25.00	25.00	-	25	WSJ Prime + 3%-6% with 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
Idahy Federal Credit Union	Boise	ID	Idahy FCU Visa	25.00	13.90	15.00	15.00	-	25	Membership required, No grace on cash adv
Iron Mountain-Kingsford Comm. F	Kingsford	MI	Visa	0.00	13.90	10.00	10.00	15.00	25	\$10 Stmnt, \$5 Rpclmnt, No grace on cash advances
Ledge Light Federal Credit Union	Groton	CT	Visa Gold	0.00	8.50V	20.00	35.00	18.00	25	Credit score risk based rates, 3% bal trans fee
Ledge Light Federal Credit Union	Groton	CT	Visa Platinum	25.00	8.50V	25.00	35.00	18.00	25	Credit score risk based rates, Bal trans fee 3%
Mattress Giant	Las Vagas	NV	Mattress Giant	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65% , No cash advances
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	19.00	19.00	23.00	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

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
NCMIC Finance Corporation	Clive	IA	MilesAway MasterCa	0.00	Var	25.00	25.00	25.00	25	WSJ Prime + 6%, Cash advance fee 2% max \$20
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 Business	0.00	11.25	20.00	20.00	30.00	25	Cash advance fee 3% or \$3 minimum
Peoples Bank	Rock Valley	IA	PB Gold	0.00	16.25	20.00	20.00	30.00	25	Cash advance fee 3% or \$3 minimum
Peoples Bank	Rock Valley	IA	PB Platinum	0.00	11.25	20.00	20.00	30.00	25	Cash advance fee 3% or \$3 minimum
Peoples Bank	Rock Valley	IA	PB Secured	29.00	19.90	20.00	20.00	30.00	25	\$20 Approval fee, Cash advance fee 3% or \$3 min
Premier Financial Credit Union	New Holstein	WI	MasterCard Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rplmnt, \$3 PIN
Premier Financial Credit Union	New Holstein	WI	Visa Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rplmnt, \$3 PIN
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%
Seaboard Federal Credit Union	Bucksport	ME	Visa Gold	0.00	8.90	20.00	10%	-	25	Risk based rates 8.90%-9.90%, 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
Superior Community Credit Union	Superior	WI	Visa Cash Back	0.00	14.65V	25.00	25.00	25.00	25	WSJ Prime + 6.9%, \$50 Inactivity fee
Superior Community Credit Union	Superior	WI	Visa Classic	0.00	13.00V	25.00	25.00	25.00	25	Var T-Bill + 8.5%, \$50 Inactivity fee
Superior Community Credit Union	Superior	WI	Visa Gold	0.00	9.90	25.00	25.00	25.00	25	\$50 Inactive acct fee, No grace on cash adv
Superior Community Credit Union	Superior	WI	Visa Opportunity	0.00	18.00	25.00	25.00	25.00	25	\$50 Inactivity fee, 1% Cash adv fee, No grace
Superior Community Credit Union	Superior	WI	Visa Platinum	0.00	10.50V	25.00	25.00	25.00	25	WSJ Prime + 2.75%, \$50 Inactivity fee
Superior Community Credit Union	Superior	WI	Visa Rewards	0.00	15.65V	25.00	25.00	25.00	25	WSJ Prime + 6.9%, \$50 Inactivity fee
Tech Federal Credit Unions	Crown Point	IN	Prime Visa Secured	20.00	Var	20.00	17.00	-	25	Var WSJ prime less .25%, No grace on cash advance
Tech Federal Credit Unions	Crown Point	IN	Visa Classic	20.00	15.90	20.00	17.00	-	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	17.00	-	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	17.00	-	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	17.00	-	25	Cash adv rate 18%, Var rates based upon balance
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 2%
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	11.15V	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	11.15V	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	Var	29.00	-	WSJ Prime+ 10.65-19.65%, Risk based rates
Wells Fargo Financial Bank	Sioux Falls	SD	Visa NowLine	Var	Var	28.00	Var	28.00	25	WSJPrime+2.25%-13.25%, Min APR 6.9%, Max APR

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 Bank	Sioux Falls	SD	Visa Platinum	Var	Var	35.00	Var	29.00	25	WSJ Prime + 6.25%-15.6%, Min APR 8.9%, Max APR Fin charges being at close of billing cycle
Wells Fargo Financial National Ban	Las Vegas	NV								
Wells Fargo Financial National Ban	Las Vegas	NV								
Wells Fargo Financial National Ban	Las Vegas	NV	2nd Wind Exercise	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Abbey Carpet	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Wells Fargo Financial National Ban	Las Vegas	NV	Adenta	0.00	22.80	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Aerus	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15%V
Wells Fargo Financial National Ban	Las Vegas	NV	American Drew	0.00	18.00	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Beachcomber	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Becker Furn World	0.00	23.40V	28.00	Var	28.00	25	WSJ Prime + 15.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Brunswick Billiard	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 15.90%, Cash advance rate 13.90%V
Wells Fargo Financial National Ban	Las Vegas	NV	Carpetland USA	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 15.90%, Cash advance rate 13.90%V
Wells Fargo Financial National Ban	Las Vegas	NV	Carquest	0.00	22.80	28.00	28.00	28.00	25	NO cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Ceragem Inc	0.00	19.40V	28.00	Var	28.00	25	WSJ Prime + 11.90%, Cash advance rate 13.40%V
Wells Fargo Financial National Ban	Las Vegas	NV	Conlins Furniture	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	dentalpaymentplan	0.00	24.15V	28.00	Var	28.00	25	WSJ Prime + 16.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Financing Fitness	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Floor to Ceiling	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Floors To Go	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Gabberts Inc	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Golfsmith	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Granite Trans Visa	0.00	23.15V	28.00	Var	29.00	25	WSJ Prime + 15.65% Cash advance rate 14.15V
Wells Fargo Financial National Ban	Las Vegas	NV	Granite Trans Visa	0.00	23.15V	28.00	Var	29.00	25	WSJ Prime + 15.65%, Cash adv rate 14.15V
Wells Fargo Financial National Ban	Las Vegas	NV	Hoff Jewelers	0.00	24.00	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Home Fitness Card	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V

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	Honda Power Equip	0.00	24.25V	28.00	Var	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.15%V
Wells Fargo Financial National Ban	Las Vegas	NV	Ifloor	0.00	23.40V	28.00	Var	28.00	25	WSJ Prime + 15.90%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Lumber Liquidators	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, Cash advance rate 13.70%
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis MasterCard	0.00	24.25V	28.00	Var	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.15%V
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis MasterCard	0.00	22.80	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Mattress Giant	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Nationwide Mktg	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Nevada Bob's	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Pella Windows Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40V
Wells Fargo Financial National Ban	Las Vegas	NV	Pennsylvania House	0.00	18.00	28.00	Var	28.00	25	No grace on cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	PMC Magna Card	0.00	19.49V	28.00	28.00	28.00	25	WSJ Prime + 11.99%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, 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	Rainbow Play Sys	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Wells Fargo Financial National Ban	Las Vegas	NV	Retailers Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Riddles	0.00	22.15	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Schneiderman's	0.00	26.24V	28.00	Var	28.00	25	WSJ Prime + 18.74%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Shane Co	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Slumberland	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Wells Fargo Financial National Ban	Las Vegas	NV	The Tile Shop	0.00	12.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Wells Fargo Financial National Ban	Las Vegas	NV	Thomasville MC	18.00	21.00V	28.00	28.00	28.00	25	WSJ Prime +12.90%, Cash advance rate 21.40V
Wells Fargo Financial National Ban	Las Vegas	NV	Watson's P&S Visa	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 12.90%V
Wells Fargo Financial North Dakot	Bismarck	ND	Prfd Cust BuyLine	0.00	18.00	0.00	15.00	-	-	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	Gold Elite	0.00	9.75	25.00	25.00	-	25	No grace on cash advance
Wiregrass Federal Credit Union	Dothan	AL	Standard Gold	0.00	12.90	25.00	25.00	-	25	No grace on cash advance

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
Wiregrass Federal Credit Union	Dothan	AL	Visa Classic	0.00	11.75	25.00	25.00	-	25	No grace on cash advance
Woodmen Federal Credit Union	Omaha	NE	WFCU Visa Platinum	0.00	14.90	25.00	25.00	-	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 - Redwood Falls	Redwood Falls	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
A Pro Pool & Spa LLC	Lindstrom	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
A1 Glass	Winona	MN	Home Project Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Aamco	Fridley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Aamco Transmission	Mankato	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Abbey Carpet	Las Vegas	NV	Abbey Carpet	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, No cash advances
Abbey Carpet and Remodeling - O	Osseo	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Abbey Carpet of Cambridge	Cambridge	MN	Floors To Go	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Abbey Carpet of Coon Rapids	Coon Rapids	MN	Floors To Go	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Abbey Carpet of Elk River	Elk River	MN	Floors To Go	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
ABC Seamless and Home Improve	Worthington	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
ABC Seamless of St. Cloud	St. Cloud	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
AE Vacuums Inc	Rochester	MN	Aerus	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Affordable Granite & Stone	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Alaskan Fur Company	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Alex Brick and Stone	Alexandria	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
All Poolside Services Inc Eagan	Eagan	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
All Poolside Services Inc St. Paul	St. Paul	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
All-American Recreation Inc TB	Tonka Bay	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
All-American Recreation Inc BP	Brooklun Park	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
All-American Recreation Inc Oakda	Oakdale	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Al's Master Plumbing	Minneapolis	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Amalgamated Audio	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Ament Spas & Pools	St. Cloud	MN	Splach Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
American Drew	Las Vagas	NV	American Drew	0.00	18.00	28.00	Var	28.00	25	-
American Gem Society	Las Vagas	NV	American Gem Soc	0.00	23.88	0.00	0.00	28.00	-	Deferred finance plans for 3, 6, or 12 months
American Waterworks	Pine Island	MN	Home Projects Visa	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Americas Mattress	Rochesterq	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Amish Corner Company	Anoka	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Amish Oak and Americana Furnish	Park Rapids	MN	Prfd Customer Acct	0.00	24.40	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Andersons Decorating Center	Hutchinson	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V

Retailers

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Anhalt Plumbing and Heating Inc	Canby	mn	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Annandale Dental	Annandale	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Aoole Valley Dental	Apple Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Arctic Spas Midwest - 2	Dundas	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Arctic Spas Midwest 1	Dundas	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Arden Hills Dental	Arden Hills	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Arnquist Home Center Inc	Alexandria	MN	Carpets Plus	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Arrow Fence Company	Ham Lake	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Arthurs Jewelers Inc	Roseville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Aspen Air	New Brighton	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Atlantis Spas & Pools	Grand Rapids	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
B and D Plumbing Heating and AC	St. Michael	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Bachman Jewelers	St. Cloud	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
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 stmnt
Bagley & Company	Duluth	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Bass Lake Dental Group	New Hope	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Baxter Brainerd Area	Baxter	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Beachcomber	LasVegas	NV	Beachcomber	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Beachcomber Twin Ports	Duluth	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	28	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Bedpost Furniture, Inc	Mankato	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bendixen Jewelry Inc	Austin	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bergan Dental	Red Wing	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bjorkstrand Exteriors Inc	Burnsville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Blaine Dental	Blaine	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bloomington Dental	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Blue Fin Pool & Spa, Inc	Anoka	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Bonfes Plumbing, Heating & Air SV	St. Paul	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Bonfes Plumbing, Heating & Air SV	St. Paul	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Brick Furniture Inc	Albert Lea	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Brooklyn Center Dental	Brooklyn Center	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Brooklyn Park Collision	Brooklyn Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

Retailers

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Brookwest Family Dentistry PA	Maple Grove	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Buchkosky Jewelers Inc	Roseville	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Bucks Unpainted Fruniture - MW	Maplewood	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bucks Unpainted Furniture - Chan	Chanhassen	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bucks Unpainted Furniture - B	Bloomington	MN	Prfd Customer Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bucks Unpainted Furniture - SP	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Bucks Unpainted Furniture Inc	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Budget Exteriors	Bloomington	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Burnsville Fireplace & Design	Burnsville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
C and C HVAC Inc	Big Lake	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Cal Spas - Andover	Andover	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Cal Spas - Burnsville	Burnsville	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Cal Spas - Cottage Grove	Cottage Grove	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Cal Spas - Plymouth	Plymouth	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Cal Spas - Waite Park	Waite Park	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Cal Spas - Woodbury	Woodbury	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Callans Furniture	Waite Park	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Capital Contracting	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Carpets Plus Colortile - Duluth	Duluth	MN	CarpetsPlus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
CarpetsPlus Color Tile - AV	Apple Valley	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
CarpetsPlus Color Tile - LL	Lino Lakes	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
CarpetsPlus Color Tile - SLP	St. Louis Park	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
CarpetsPlus Color Tile - Woodbur	Woodbury	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
CarpetsPlus Color Tile - Roseville	Roseville	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Carrolls Furniutre Inc	Arden Hills	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Centennial Lakes Dental - Edina	Edina	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Centennial Lakes Dental - GV	Golden Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Central Minnesota Group Health	Saint Cloud	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Chicago Furniture Warehouse Inc	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Chilson Jewelers Inc	Cambridge	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Christianson Plumbing and Heating	Albert Lea	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V

Retailers

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Circle Pines Dental PA	Circle Pines	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Citywide Home Improvements Inc	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Classique Jewelry	Monticello	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Closets by Design	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Cloud 9 Furniture Inc	Waite Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Comfort Seating By Drury's	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Como Dental	Saint Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Como Specialty Dental	Saint Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Complete Basement Systems	Mankato	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Computer Renaissance	Mankato	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Condor Fireplace and Stone	Spring Lake Park	Mn	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Continental Diamonds Certified Gol	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Controlled Air and Heating	Farmington	MN	Home Projects Visa	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Coon Rapids Dental	Coon Rapids	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Cornerstone Contracting, Inc	Hutchinson	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Country Sales & Furniture Inc	Milaca	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Countryside Heating & Cooling Srv	Maple Plain	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Craftmasters Remodeling Inc	Maplewood	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Cronstroms One Hour Heating and	St. Louis Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Crown of Minnesota - Edina	Edina	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Crown of Minnesota - Edina	Edina	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Crown of Minnesota Inc - MPLS	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Custom Designe Jewelers	Saint Cloud	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Custom Remodelers Inc	Lino Lakes	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Dakota Fencing of MN Inc	Rosemount	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Dalon Diamonds	Worthington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Dave Peters Jewelry	Fergus Falls	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Daves Appliance Heating and Air	Columbia Heights	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Daves Furniture World	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Dental Health Center	Crookston	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Dental South PA	South St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

Retailers

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Design Studio B	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Dewey Furniture Inc	Bimidji	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Diamonds and Designs Inc	Theif River Falls	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Diamonds Direct Inc - Minneapoli	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Dijital Majik Computers	Saint Cloud	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Direct Design	Lino Lakes	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Dirks Furniture	Olivia	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
DJs Fireplace & Spa Inc	Albertville	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
DL RV & Marine	Detroit Lakes	MN	Splach Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Douglass County Lumber Inc	Alexandria	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Dr Stephanie Gruenes Center For	Becker	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Druys Inc - Fountain	Fountain	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Duxiana Edina	Edina	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Eagle Lake Family Dentistry PA	Eagle Lake	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Earl Johnson Furniture Inc	Mankato	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Edeen Family Dentistry	Dilworth	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Eides Jewelry	Moorhead	MN	Prfd Cust Card	0.00	24.40V	28.0	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Elmqvist Inc	Willmar	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Elsas House of Sleep	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Energy Products & Designs Inc	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Energy Savers	Oakdale	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
European Desing Furniture	New Hope	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
EverDry of Minneapolis	Corcoran	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Exclusively Diamonds	Mankato	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Expert Insulation Inc	Spring Valley	MN	Home Project Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Factory Direct Furniture	Hutchinson	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Family Dental Clinic PA	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Family Dentist Tree	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Family Fun Center	Rochester	MN	Splash Card	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Fantastic Floors	Woodbury	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Fifth Avenue Dental PA	Anoka	MN	Prfd Customer Acct	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

Retailers

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Financing Fitness	Las Vegas	NV	Financing Fitness	0.00	21.15V	28.00	Var	28.00	25	WSJ Prime+17.65%, No cash advances
Floor Center - Burnsville	Burnsville	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Eden Prairie	Eden Prairie	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Maple Grove	Maple Grove	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - St. Paul	St. Paul	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Center - Woodbury	Woodbury	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor Coverings of Winona	Winona	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Floor to Ceiling	Mankato	MN	Flooring Solutions	0.00	24.65V	25.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling - Bemidji	Bemidji	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling - Faribault	Faribault	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling - GR	Las Vegas	NV	Floor to Ceiling	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Floor to Ceiling - GR	Las Vegas	NV	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling - Hutchinson	Hutchinson	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling Baxter	Baxter	MN	Floor To Ceiling	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling Duluth	Duluth	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling Marshall	Marshall	MN	Floor to Ceiling	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling Store - V	Virginia	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floor to Ceiling Willmar	Willmar	MN	Floor to Ceiling	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floorco of Rochester	Rochester	MN	CarpetsPlus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Flooring Frenzy & More Inc	Owatonna	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Floors & More	Detroit Lakes	MN	Floor to Ceiling	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Floors to Go	Las Vegas	NV	Floors to Go	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime + 17.90%, No cash advances
Four Seasons Interiors	St. Peter	MN	Carpets Plus	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Fullerton Lumber Company - Plym	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Fullerton Lumber Company -Watert	Watertown	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Fullerton Lumbr Company - Glenco	Glencoe	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Furniture Manor Inc	Osseo	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Furniture Outlet	Thief River Falls	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Furniture Superstore LLC	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
G and L Furniture Inc	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Gallagher Cosmetic Family Dentistr	Eden Prairie	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

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Garagetek of the Twin Cities	Edina	MN	Home Projects Visa	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Gerster Jewelers Inc	Farmington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Gervais Jewelers	Montevideo	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Gervais Jewelry and Gifts	Morris	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Geske Home Improvement Co	Marshall	MN	Home Porjects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Gold N Treasures	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Golfsmith	Las Vegas	NV	Golfsmith	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
Goulds Diamond and Jewelry	Glencoe	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Grages Enterprises Inc	Glencoe	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Graham Jewelry Inc	Wayzata	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Granite Transformations	Shoreview	MN	Granite Trans Visa	0.00	23.15V	28.00	Var	29.00	25	WSJ Prime + 15.65%, Cash adv rate 14.15V
Granite Transformations	Shoreview	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Great Lakes Window & Siding Co	Apple Valley	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Great River Fencing	St. Cloud	MN	Home Project Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Gregory Henderson Kaake DDS P	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Guyers Builder Supply Inc - AV	Apple Valley	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Guyers Builder Supply Inc - Montic	Monticello	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Guyers Builder Supply Inc - Plymo	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Guyers Builder Supply Inc - Roch	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%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 14.40%V
Guyers Builder Supply Inc - Woodb	Woodbury	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Happy Sleeper Mattress & Furnitur	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
HBA Hirshfields By Appointment	Roseville	MN	Home Projects Visa	0.00	24.40V	28.00	var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Health Partners Inc	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Heights All Area Mechanical Inc.	Inver Grove HTS	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Heisel Brothers, Inc	Virginia	MN	Splach Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Hight & Randall LTD	Rochester	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Hilliers Flooring America	Rochester	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Hirshfields - AV	Apple Valley	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Hirshfields - Edina	Edina	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Hirshfields - EP	Eden Prairie	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V

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Hirshfields - Lakeville	Lakeville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Hirshfields - Maple Grove	Maple Grove	Mn	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfields - Minnetonka	Minnetonka	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Hirshfields - Monticello	Monticello	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfields - Shakopee	Shakopee	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Hirshfields Crossroads Paint	Waite Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Hirshfields Decorating Center - W	Woodbury	MN	Home Projects Visa	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfields Decorating Center MW	Maplewood	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfields Decorating Center RS	Roseville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfields Design Studio - Minn	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Hirshfields Inc - Minneapolis	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Hirshfiends - CR	coon Rapids	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hirshfiends Decorating Center	West St. Paul	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Hoff Jewelers	Las Vegas	NV	Hoff Jewelers	0.00	24.00	28.00	Var	28.00	25	No cash advances
Home Check Plus	St. Cloud	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Home Design Studio	Byron	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Home Gallery of St. Cloud	St Joseph	MN	Flooring Solution	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Home Improvement Professionals I	Byron	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Home Oasis of Duluth	Duluth	mn	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Home Solutions Midwest	Albert Lea	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Homesmart From Xcel Energy	St. Paul	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Honda Power Equipment	Las Vegas	NV	HPO MasterCard	0.00	24.25V	28.00	Var	28.00	25	WSJ Prime +16.75%, Cash advance rate 13.15%V
Hot Spring Spa - Minnetonka	Minnetonka	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Hot Springs Spas - Lake Elmo	Lake Elmo	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Hot Tubs & More	Cottonwood	MN	Beachcomber	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Howes Diamond Jewelers	Redwing	MN	Prfd Customer Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
IM Interior Motives Inc	New Ulm	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Interior Expressions Inc	Saint Peter	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Inver Grove Heights Dental	Inver Grove Heigh	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Invesible Fence Co of MN	Eden Prairie	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Invisible Fence of River Valley	Northfield	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V

Retailers

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Invisible Fence of the No. TC	Shoreview	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Jaeger Furniture Inc	Fergus Falls	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Jay F Jewelers - AV	Apple Valley	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
JB Hudson - Minneapolis	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
JB Hudson - Minnetonka	Minnetonka	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
JF Kruse Jewelers	St. Cloud	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
John A Gawlik Jr DDS PS	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
John F Englund DDS	Osseo	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Johnson Bros Furniture - Cloquet	Cloquet	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Johnson Bros Furniture - Duluth	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Kemna ASA Auto Plaza	Jackson	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Ken K Thompson Jewelry - 1	Bemidji	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Ken K Thompson Jewelry - 2	Bemidji	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Kim Chart, D.D.S., P.A.	Duluth,	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Kirchners Siding & Window	Owatonna	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Kitchen and Bath Ideas	Eagan	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Kitchen Tuen Up - BP	Brooklyn Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Kitchen Tune Up - CC	Chisago City	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Kitchen Tune Up - EP	Eden Prairie	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Kitchen Tune Up - Saint Cloud	Saint Cloud	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Kordel, Inc.	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
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	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Larson Construction Inc	Hibbing	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Larson Siding and Windows	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Lasker Jwewlers	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Lawrence Interiors & Building Cent	Hastings	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Leisure Aquatic Products Inc	Byron	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Lighting By Design	Woodbury	MN	Home Porjects Visa	0.0	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Lin Furniture	Little Falls	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Lindstrom Family Dentistry LLC	Lindstrom	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

Retailers

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Loch Jewelers Inc	Monticello	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Lonsdale Auto Works Inc	Lonsdale	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Lor Ray Drive Dental Group PLLP	North Mankato	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Lumber Liquidators	Blaine	MN	Lumber Liquidators	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40V
Lumberland Home Center	Cambridge	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Lutgens Siding Co	Waite Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Lux of Bloomington	Bloomington	MN	Aerus	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Lux of Marshall	Marshall	MN	Aerus	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Majestic Countertops Inc	Lakeville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Majestic Renovations Inc	St. Louis Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Maplewood Dental	Maplewood	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Maplewood Dental Associates PA	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Marcotte Jewelry LTD	Marshall	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mark J Traut Wells Inc	Waite Park	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Marquis	Las Vegas	NV	Marquis MasterCard	0.00	24.25V	28.00	Var	28.00	25	WSJ Prime + 16.76%, Cash advance rate 13.15%V
Master Jewelers Inc	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - WSt. Paul	West St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Apple Vall	Apple Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Bloomingto	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Burnsville	Burnsville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Columbia H	Columbia Heights	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Coon Rapid	Coon Rapids	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Crystal	Crystal	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Minneapoli	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - Roseville	Roseville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - St. Louis	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mattress Liquidators - St. Paul	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Mesabi Recreation	Virginia	MN	Splach Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Metro Carpet Outlet Inc.	Minneapolis	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Metro Home Exteriors 445	Elk River	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Metro Home Waterproofing	St. Michael	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V

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MGL Fitness Inc	Duluth	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Michaels Furniture Outlet	Detroit Lakes	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Mid Central Heating & Air	Freeport	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Midway Dental	Saint Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Midwest Leafguard of Rochester	Byron	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Miller Hill Dental	Duluth	MN	Wells Fargo	0.00	24.40V	28.00	20.00	-	25	WSJ Prime + 16.9%, Miller Hill services only
Minnesota Granite and Marble	Maplewood	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Minnesota Rusco Inc	Minnnetonka	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Minnesota Tile and Stone - BP	Brooklyn Park	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Minnesota Tile and Stone - Lakevill	Lakeville	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Minnesota Tile and Stone - Woodb	Woodbury	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Minnesota Window & Siding Co	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Miskovich Dental Clinic	Grand Rapids	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
MJ Smith Enterprises Inc	Park Rapids	MN	Nationwide Mktg	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
MJB Home Center	Bemidji	MN	Nationwide Mktg	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Mohawk Carpet Corporation	Salt Lake City	UT	Floor to Ceiling	0.00	Var	0.00	15.00			Prime + 15.48%, Deferred fin charges for 1 year
Monticello Carpets Inc	Monticello	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Morris Furniture	Albert Lea	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Myron Sammon Home Imp. Co. Inc	Faribault	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Nassau Pools & Spas Inc	Elk River	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
NC Bennet Lumber 1	Minneapolis	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
NC Bennett Lumber	Burnsville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40%V
Nevada Bob's	Las Vegas	NV	Nevada Bob's	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 17.65%, No cash advances
New Ulm Furniture Co Inc	New Ulm	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Noah's Home Furnishings	Detroit Lakes	MN	Alicia R. Drake	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
North Mankato Family Dentistry PA	North Mankato	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
North Star Mattress	Medina	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Northern Exposure	Mankato	Mn	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Northern Exposure & Sundance Sp	Rochester	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Northern Heating & Air Conditionin	Ramsey	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Northern Tropics Inc	North Branch	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V

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Northland Distributing	International Falls	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Northwest Manufacturing Inc	Red Lake Falls	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Oakridge Dental LLC	Oak Park Heights	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Oconnors One Hour Heating and Ai	Hastings	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Paine Furniture	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Paradise Pools & Spas of Willmar	Willmar	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Patrick A Gaspard DDS PA	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	25.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Pella Windows & Doors - Edina	Edina	MN	Pella Windows Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pella Windows & Doors - Mankato	Mankato	MN	Pella Window Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pella Windows & Doors - Maplewo	Maplewood	MN	Pella Windows Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pella Windows & Doors - Plymouth	Plymouth	MN	Pella Windows Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pella Windows & Doors - Rocheste	Rochester	MN	Pella Windows Visa	0.00	25.40V	28.00	Var	25.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pella Windows & Doors - St. Cloud	St. Cloud	MN	Pella Windows Visa	0.00	25.40V	28.00	Var	28.00	25	WSJ Prime +17.90%, Cash advance rate 13.40%V
Pennsylvania House	Las Vagas	NV	Pennsylvania House	0.00	18.00	28.00	Var	28.00	25	No cash advances
Peters Billiards	Minneapolis	MN	Splash Card	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Peterson Pools & Spas Elk River	Elk River	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Peterson Pools & Spas Minnetonk	Minnetonka	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Petland	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Pine Air Systems - Pine Island	Pine Island	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Pine Air Systems - Zumbrota	Zumbrota	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Pipestone Appliance LLC	Pipestone	MN	Nationwide Mktg	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Pipestone Interiors	Pipestone	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Plymouth Dental Care	Plymouth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
PM Bedroom Gallery - Blaine	Blaine	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	25.00	25	WSJ Prime + 16.90%, No cash advances
PM Bedroom Gallery - St. Paul	St. Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
PMC Patient Financing	Las Vages	NV	PMC Magna Card	0.00	19.49V	28.00	28.00	28.00	25	WSJ Prime + 11.99%, No cash advances
Pool Products Inc	Waite Park	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Popplers Furniture	Thief River Falls	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Prairie Dental Arts	Waseca	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Premier Pool and Spa Inc	Chaska	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Premier Sun Control Inc	Lakeville	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V

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Preston Dental	Preston	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Princess Jewelry Inc	Burnsville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
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	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Quality Woods Furniture Showroo	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
R.F. Moeller - Edina	Edina	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
R.F. Moeller Jeweler - Minneapolis	Minneapolis	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
R.F. Moeller Jewelers - St. Paul	St. Paul	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Rainbow Midwest Inc	Bloomington	MN	Rainbow Play Sys	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Rainbow Play Systems of Rochest	Rochester	MN	Rainbow Play Sys	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Rainbow Play Systmes of St. Cloud	St. Cloud	MN	Rainbow Play Sys	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, Cash advance rate 14.15V%
Rays Abbey Carpet	Big Lake	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Rest Assured Mattress Co Inc	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Restwell Mattress Factory	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Restwell Mattress Factory - Lake	Lakeville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Restwell Mattress Factory - SLP1	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Restwell Mattress Factory SLP2	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Riddles	Las Vegas	NV	Riddles	0.00	22.15	28.00	Var	28.00	25	No cash advances
Rigels Inc	Moorhead	MN	Mationwide Mktg	0.00	25.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
River Valley Lawnscape Inc	Red Wing	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Riverside Dental	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Rivertown Heating	Hastings	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
RJ Miller Home Service Co LLC - S	St. Paul	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Robert A Casper Jr DDS PA	Eagan	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Robert Gibb & Sons, Inc	Detroit Lakes	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Roberts Fine Jewelry	St. Cloud	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Roberts Home Center, Inc	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Roberts Home Furnishings	Cloquet	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Rochester	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Rochester Lapidary Jewelers	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Rogers Enterprises Inc	Matteson	IL	Rogers & Hollands	0.00	18.00	0.00	5.00	20.00	25	No cash advances

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Rosenthal Furniture Inc	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Runes Frurniture & Carpet Co Inc	Worthington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Ryan Windows & Siding Inc	Rochester	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
S & S Floor Covering of St. Cloud	St. Cloud	MN	Carpets Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
S Vincent Jewelers Inc	Minneapolis	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Saint Paul Dental	Saint Paul	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Sammons Beds N More	Red Wing	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Scandia Heating and Air Conditioni	Scandia	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Scheels	Fargo	MN	Scheels	0.00	18.00	0.00	0.00	-	25	-
Scheels All Sports Inc	Fargo	ND	Scheels	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	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Schmidt Siding & Window Co Inc	Mankato	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Schneider Heating and Air	Winona	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Schneiderman's Furniture	Las Vegas	NV	Schneidermans	0.00	26.24V	28.00	Var	28.00	25	WSJ Prime + 18.74%, No cash advances
Schneidermans Furniture - Bloomin	Bloomington	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Burnsvil	Burnsville	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Duluth	Duluth	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Lakevill	Lakeville	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Meado	Meadowlands	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Plymout	Plymouth	MN	Furniture First	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Rosevill	Roseville	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Schneidermans Furniture - Woodb	Woodbury	MN	Schneiderman's	0.00	24.90V	28.00	Var	28.00	25	WSJ Prime + 17.40%, No cash advances
Security Company	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Sherman & Hallie DDS PA	Grand Rapids	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Shoreview Dental Care	Shoreview	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Signature Home Services LLC	Woodbury	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Sigstads Flooring Center Inc	Blaine	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Sigstads Mill Direct Flooring	Forest Lake	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Simon Appliance	Inver Grove Heigh	MN	Nationwide Mktg	0.00	23.15V	28.00	Var	28.00	25	WSJ Prime + 15.65%, No cash advances
Skewes Jewelry Inc	Marshall	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Slumberland	Las Vagas	NV	Slumberland	0.00	25.15V	28.00	Var	28.00	25	Var WJS Prime + 17.65%, No cash advances

Retailers

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Slumberland - Baxter	Baxter	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Bemidji	Bemidji	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Eveleth	Eveleth	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Fergus Falls	Fergus Falls	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Grand Rapids	Grand Rapids	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Hibbing	Hibbing	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - International Falls	International Fall	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	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Smith Family Dentistry	Perham	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Smith Furniture and Carpet	Wadena	MN	Prfd Cust Card	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Southside Heating and Air	Bloomington	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Sovell Jewelry Inc	Fairmont	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Spring Valley Dental Center	Spring Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
St Cloud Heating & Sheet Metal Inc	Suak Rapids	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
St. Paul Health Bed Ceragem	Saint Paul	MN	Ceragem Inc Visa	0.00	19.40V	28.00	Var	28.00	25	WSJ Prime + 11.90%, Cash advance rate 14.40%V
St. Paul Plumbing and Heating Co	St. Paul	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Standard Water Controll Systmes I	Crystal	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Stephen E Dalseth DDS PA	Apple Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Stephen Labbe DDS PS	Duluth	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime+ 16.90%, No cash advances
Stephen P Boger DDS PA	New Hope	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Stillwater Family Dental	Stillwater	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Stone Source LLC	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Suburban Floor Covering, Inc	White Bear Lake	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Summit Home Center - Ch	Champlin	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40V%
Summit Home Center - Eden Prari	Edin Prairie	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Summit Home Center - Woodbury	Woodbury	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Sundance Spas	Lakeville	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Sylvander Heating, Inc	Red Wing	MN	ACCA Express	0.00	206.5V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Techline Minneapolis	St. Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Thatcher Pools and Spas	Rochester	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
The Ferrin Company	Red Wing	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances

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The Floor Club - BP	Brooklyn Park	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
The Floor Club Inc Bloomington	Bloomington	MN	Floors To Go	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
The Original Mattress Factory -M	Mounds View	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - E	Eagan	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - C	Coon Rapids	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - M	Maple Grove	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - N	New Hope	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - AV	Apple Valley	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - BI	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory -Ch	Chanhassen	MN	Prfd Customer Acct	-	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Original Mattress Factory - M	Maplewood	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
The Window Store - Ply	Plymouth	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Thomasville	Las Vegas	MV	Thomasville MC	18.00	21.00V	28.00	28.00	28.00	25	WSJ Prime + 12.90%, Cash advance rate 21.40V
Tile Liquidators	Chanhassen	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Tile Superstore and More	Rochester	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Timothys Fine Jewelry	Blaine	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Toms Carpet Kingdom	Eden Valley	MN	Carpet Plus Visa	0.00	23.90V	28.00	Var	28.00	25	WSJ Prime + 13.90%, Cash advance rate 15.90%V
Tooth By The Lake	Hopkins	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Total Comfort Heating and Coolin	New Hope	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Total Health Fitness& Nutrition LLC	Rochester	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Total Recreation Inc 1 St. Cloud	St. Cloud	MN	Splash Card	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Total Recreation Inc. 2 St. Cloud	St. Cloud	MN	Splash Card	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Trailhead Cycling & fitness Inc	Champlin	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Twin City Hot Tubs	Edina	MN	SplashCard	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Tykes Carpet Sales Inc	Brainerd	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Tyther Contracting	Brooklyn Park	mn	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Unclaimed Freight	Faribault	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
United Heating and Air Cond, Inc	Medina	MN	Marquis Card	0.00	22.80	28.00	Var	28.00	25	No cash advances
Valley Bike & Ski	Apple Valley	MN	Prfd Customer Acct	0.00	24.41V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Valley Home Improvement	Spring Valley	MN	Home Project Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Valley Pools & Spas - Andover	Andover	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V

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Valley Pools & Spas - Brainerd	Brainerd	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Valley Pools & Spas - Burnsville	Burnsville	MN	Splash Card	0.00	15.49V	28.00	Var	28.00	25	WSJ Prime + 7.99%, Cash advance rate 24.49%V
Van Drake Jewelers	West St. Paul	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Van Kirk Heating and Air	East Bethel	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Village Floor & Wall Inc	Minneapolis	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Vogue Furniture	Bloomington	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Wabasha Discount Market Inc	Wabasha	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Waverly Flooring and Design	Waverly	MN	Flooring Solutions	0.00	24.65V	28.00	Var	28.00	25	WSJ Prime + 17.15%, No cash advances
Wayzata Lathrop Paint	Wayzata	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, Cash advance rate 14.40%V
Wedding Day Jewelers - Blo	Bloomington	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wedding Day Jewelers - Bloomingt	Bloomington	MN	Ammerican Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wedding Day Jewelers - Burnsville	Burnsville	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wedding Day Jewelers - Eden Prai	Eden Prairie	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wedding Day Jewelers - Maple Gro	Maple Grove	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wedding Day Jewelers - Maplewoo	Maplewood	MN	American Gem Soc	0.00	23.88	28.00	Var	28.00	25	No cash advances
Wells Fargo Financial Retail Srvcs	Des Moines	IA	Marquis MasteCard	0.00	Var	28.00	Var	28.00	25	APR 13.15%-24.25%
Wenzel Heating and Air Conditioni	Eagan	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
West Dental	Saint Louis Park	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
White Bear Lake Dental	White Bear Lake	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Wholesale Fitness Inc	Oakdale	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Willoams Diamond Center	Mankato	MN	Retail Jewelers	0.00	23.13V	28.00	Var	28.00	25	WSJ Prime + 15.63%, No cash advances
Window Conctpts of Minnesota, Inc	Egan	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
Window World St Cloud LLC	St Cloud	MN	Home Porjects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V
Window World, Inc	North St. Paul	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90% Cash advance rate 14.40V
WM F Ridlers Plmb & HTG Co Inc	Minneapolis	MN	ACCA Express	0.00	20.65V	28.00	Var	28.00	25	WSJ Prime + 13.15%, Cash advance rate 20.65%V
Wood Park Dental	Burnsville	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Woodbury Dental	Woodbury	MN	Prfd Customer Acct	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime + 16.90%, No cash advances
Your Home Imporvement Co	St. Cloud	MN	Home Projects Visa	0.00	Var	28.00	35.00	28.00	25	WSJ Prime + 11.90%, Deferred fin chgs 12 mos
Your Home Improvement Co	St. Cloud	MN	Home Projects Visa	0.00	24.40V	28.00	Var	28.00	25	WSJ Prime +16.90%, Cash advance rate 14.40%V