

REPORT OF TERMS OF CREDIT CARD PLANS

As of _____
month/day/year

FR 2572
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This report is required by law [15 U.S.C. § 1646(b)].

1. Name of credit card plan: _____
(Limit to 36 characters)

2. Availability of credit card plan (enter code): _____
1 = National 2 = Regional 3 = One State

Institution Name

Name of contact: _____

Title of contact: _____

Phone number of contact: (_____) _____ - _____

E-mail of contact:_____

Authorized Signature:_____

Credit card plan information by state:

PLEASE READ INSTRUCTIONS BEFORE COMPLETING FORM

State	APR		Balance Range		TERMS FOR SECOND TIER				TERMS FOR THIRD TIER				TERMS FOR FOURTH TIER				VARIABLE RATE						Annual Fee		Grace Period		Transaction Fee for Purchases				Minimum Finance Charge			
			From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple																		
	Percent	Dollars				Dollars	Percent		Dollars	Dollars		Percent	Dollars			Dollars	Percent	Dollars	Dollars	(Code)*	Percent	Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent						
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U													
3. National.....																																		
4. Regional.....																																		
5. AL.....																																		
6. AK.....																																		
7. AZ.....																																		
8. AR.....																																		
9. CA.....																																		
10. CO.....																																		
11. CT.....																																		
12. DE.....																																		
13. DC.....																																		
14. FL.....																																		
15. GA.....																																		
16. HI.....																																		
17. ID.....																																		
18. IL.....																																		
19. IN.....																																		
20. IA.....																																		
21. KS.....																																		
22. KY.....																																		
23. LA.....																																		
24. ME.....																																		
25. MD.....																																		

* Variable rate index codes: 1 = Prime, 2 = One-month T-bill, 3 = Three-month T-bill, 4 = Six-month T-bill, 5 = One-year T-bill, 6 = Fed Funds, 7 = Cost of Funds, 8 = Federal Reserve Discount Rate, 9 = Other.

State	APR		Balance Range		TERMS FOR SECOND TIER						TERMS FOR THIRD TIER						TERMS FOR FOURTH TIER						VARIABLE RATE						Annual Fee	Grace Period	Transaction Fee for Purchases		Minimum Finance Charge	
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	From	To				From	To		From	To		From	To																					
	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars	Dollars	(Code)*	Percent	Number	Dollars	(Days)	Dollars	Percent	Dollars	Percent													
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U														
26. MA.....																																		
27. MI.....																																		
28. MN.....																																		
29. MS.....																																		
30. MO.....																																		
31. MT.....																																		
32. NE.....																																		
33. NV.....																																		
34. NH.....																																		
35. NJ.....																																		
36. NM.....																																		
37. NY.....																																		
38. NC.....																																		
39. ND.....																																		
40. OH.....																																		
41. OK.....																																		
42. OR.....																																		
43. PA.....																																		
44. RI.....																																		
45. SC.....																																		
46. SD.....																																		
47. TN.....																																		
48. TX.....																																		
49. UT.....																																		
50. VT.....																																		
51. VA.....																																		
52. WA.....																																		
53. WV.....																																		
54. WI.....																																		
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56. Transaction fee for cash advances:

If fee is uniform over the plan's region, identify amount:

Amount

Or if fee varies over the plan's region, identify range:

Minimum amount.....

Maximum amount.....

Dollars			Percent		
A.			B.		
C.			D.		
E.			F.		
A.			B.		
C.			D.		
E.			F.		

57. Late Payment fee:

If fee is uniform over the plan's region, identify amount:

Amount

Or if fee varies over the plan's region, identify range:

Minimum amount.....

Maximum amount.....

59. Balance computation method (enter code): _____

1 = Average daily balance including new purchases;

4 = Two-cycle average daily balance excluding new purchases;

7 = Other—please describe (limit to 752 characters).

2 = Average daily balance excluding new purchases;

5 = Adjusted balance;

3 = Two-cycle average daily balance including new purchases;

6 = Previous balance;

60. Credit card plan enhancements automatically included in the credit card plan (enter check-mark next to each enhancement offered). (The reporting of this is optional):

1. _____ rebates on purchases;

4. _____ travel accident insurance;

7. _____ discounts on the purchases of goods or services
(other than travel related);

10. _____ other (do not specify).

2. _____ extension of manufacturer's warranty;

5. _____ travel related discounts;

8. _____ credit card registration;

3. _____ purchase protection/security;

6. _____ automobile rental insurance;

9. _____ reduced introductory interest rate available;

61. Name and address to obtain credit card application (limit to 288 characters, 72 per line):

62. Telephone number for consumers with questions about credit card rates and terms (limit to 16 characters):

A toll-free number is requested if available: (_____) _____ - _____