

REPORT OF TERMS OF CREDIT CARD PLANS

FR 2572
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As of _____
month/day/year

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

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
	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																						
26. MA																						
27. MI																						
28. MN																						

*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	
			From	To	APR	Balance Range		APR	Balance Range		APR	Balance Range		Index	Margin	Multiple						
	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		
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																						
55. WY																						

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56. Transaction fee for cash advances:

Amount
If fee for cash advances varies between or within states, identify range:
Minimum amount
Maximum amount

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

Institution Name _____

57. Late payment fee:
Amount
If fee for late payment varies between states, identify range:
Minimum amount
Maximum amount

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

58. Over the credit limit fee:
Amount
If over the credit limit fee varies between states, identify range:
Minimum amount
Maximum amount

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

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 item is optional):

1. _____ rebates on purchases;	2. _____ extension of manufacturers warranty;	3. _____ purchase protection/security;
4. _____ travel accident insurance;	5. _____ travel related discounts;	6. _____ automobile rental insurance;
7. _____ discounts on the purchases of goods or services (other than travel related);	8. _____ credit card registration;	9. _____ reduced introductory interest rate available;
10. _____ other (do not specify).		

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):
(_____) _____ - _____

Name of contact person for Federal Reserve: _____

Title of contact person: _____

Phone number of contact person: (_____) _____ - _____

Authorized signature _____