

# REPORT OF TERMS OF CREDIT CARD PLANS

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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)

Name of contact: \_\_\_\_\_

Title of contact: \_\_\_\_\_

\_\_\_\_\_  
Institution Name

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

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			Dollars	Percent	Dollars	Percent	
	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.

Institution Name \_\_\_\_\_

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			Dollars	(Days)	Dollars	Percent
	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.....																					
55. WY.....																					

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Institution Name \_\_\_\_\_

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.	

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.....

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;

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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;   | 2. _____ extension of manufacturer's 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<br>(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):

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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: (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

58. Over the credit limit 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.....

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