Survey of Credit Card Plans

Agreement Date	Institution	Plan Name	Availability	Location
01/31/1992	COMERICA BANK	18% MASTERCARD	Regional	R
07/31/1991	COMERICA BANK	18% MASTERCARD	Regional	R
07/31/1993	FIRST AMERICAN BANK OF VIRGINIA	1ST PERCENT VISA CLASSIC	National	N
07/31/2003	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR BANK	National	N
07/31/2002	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR BANK	National	N
01/31/2002	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA	National	N
07/31/2001	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA	National	N
01/31/2006	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5 STAR VISA PLATINUM	National	N
01/31/2005	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5 STAR VISA PLATINUM	National	N
01/31/2010	5STAR BANK	5 STAR VISA PLATINUM	National	N
01/31/2008	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
07/31/2008	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
01/31/2009	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N

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APR	Index	Variable Rate Index	Variable Rate Margin	Grace Period
18%	F			0
18%	F			30
14%	V	1		25
11.4%	V	1		25
11.4%	V	1		25
11.4%	V	1		25
11.4%	V	1		25
11.4%	V	1		25
12.5%	V	1		25
11.9%	F			25
11.4%	V	1		25
11.9%	F			25
11.9%	F			25

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Annual Fee	Late Payment Fee	Other Features	Telephone
$0.00		4	(800) 841-0012
$20.00		4	(800) 841-0012
$20.00		1, 2, 3, 4, 8	(800) 572-4004
$0.00		4	(800) 776-2265
$0.00		4	(800) 776-2265
$0.00		4	(880) 776-2265
$0.00		4	(703) 706-5952
$0.00		N.R.	(800) 776-2265
$0.00		N.R.	(703) 549-4455
$0.00		4, 9	(888) 277-0444
$0.00		9	(888) 277-0444
$0.00		9	(888) 277-0444
$0.00		4, 9, 10	(888) 277-0444

Survey of Credit Card Plans

07/31/2005	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
07/31/2004	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
07/31/2006	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
01/31/2003	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
01/31/2007	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
07/31/2007	5STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM	National	N
07/31/2009	5STAR BANK	5STAR VISA PLATINUM	National	N
01/31/2004	5 STAR BANK (A COLORADO INDUSTRIAL BANK)	5STAR VISA PLATINUM PREMIER	National	N
01/31/1997	NBD SKOKIE BANK, NATIONAL ASSOCIATION	AAA MICHIGAN VISA/MASTERCARD	Single State	MI
07/31/1996	NBD SKOKIE BANK, NATIONAL ASSOCIATION	AAA MICHIGAN VISA/MASTERCARD	Single State	MI
07/31/1993	U.S. BANK, NATIONAL ASSOCIATION	AAA VISA	Regional	R
07/31/1991	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
01/31/1992	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
01/31/1991	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R

Survey of Credit Card Plans

11.4%	V	1	25
12.5%	V	1	25
11.4%	V	1	25
11.4%	V	2	25
11.4%	V	1	25
11.4%	V	1	25
11.9%	F		25
12.5%	V	1	25
16.5%	F		25
16.5%	F		25
16.9%	F		25
18%	V	1	25
18%	V	1	25
18%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 776-2265
$0.00	4	(703) 706-5952
$0.00	N.R.	(800) 776-2265
$0.00	4	(703) 706-5852
$0.00	N.R.	(800) 277-0444
$0.00	9	(888) 277-0444
$0.00	4	(888) 277-0444
$0.00	4, 9	(800) 776-2265
$9.00	5, 8	(800) 332-1822
$9.00	5, 8	(800) 766-4623
$9.50	4, 5, 6	(800) 872-2659
$10.00	4	(800) 727-7927
$10.00	4	(800) 727-7927
$10.00	5	(800) 545-8338

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07/31/1992	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
01/31/1993	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
07/31/1990	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
07/31/1990	FIRST AMERICAN NATIONAL BANK	AAA VISA	Single State	TN
07/31/1994	U.S. BANK, NATIONAL ASSOCIATION	AAA VISA	Regional	R
01/31/1990	FIRST NATIONAL BANK IN ALBUQUERQUE	AAA VISA	Regional	R
01/31/1995	U.S. BANK, NATIONAL ASSOCIATION	AAA VISA	National	N
07/31/1992	U.S. BANK, NATIONAL ASSOCIATION	AAA/VISA	Regional	R
01/31/1990	NORSTAR BANK OF UPSTATE NY	AAA/VISA	Single State	NY
01/31/1990	FIRST VIRGINIA BANK	AAA/VISA	National	N
01/31/1993	U.S. BANK, NATIONAL ASSOCIATION	AAA VISA CLASSIC	Regional	R
01/31/1994	U.S. BANK, NATIONAL ASSOCIATION	AAA VISA / MASTERCARD	Regional	R
07/31/2008	NATIONWIDE BANK	AAB PLATINUM	National	N
01/31/1990	AARP FEDERAL CREDIT UNION	AARP FEDERAL CREDIT UNION VISA	National	N
07/31/2001	BANKFIRST	ACTION CARD	National	N
01/31/2004	BANKFIRST	ACTION CARD	National	N
07/31/2004	BANKFIRST	ACTION CARD	National	N
01/31/2000	BANKFIRST	ACTION CARD	National	N

Survey of Credit Card Plans

	18%	V	1	25
	18%	V	1	25
	18%	V	1	25
	17.5%	V	1	25
	16.9%	F		25
	18%	V	1	25
	16.9%	V	1	25
	16.9%	F		25
	15.9%	F		25
	18%	F		25
	16.9%	F		25
	16.9%	F		25
	8.99%	V	1	25
	15.6%	F		25
	20.67%	V	1	25
	22.92%	V	1	25
	22.92%	V	1	25
	19.92%	F		25

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$10.00	4	(800) 727-7927
$10.00	4	(800) 727-7927
$10.00	4	(505) 848-7432
$6.00	N.R.	(800) 342-8240
$9.50	4, 5, 6	(800) 872-2659
$10.00	4	(505) 848-7420
$0.00	8	(800) 872-2650
$9.50	2, 3, 4, 6, 7, 8	(800) 872-2659
$10.00	4, 8, 10	(800) 468-4551
$10.00	4, 8	(703) 533-6111
$9.50	2, 3, 4, 5, 6, 7, 8	(800) 872-2659
$9.50	4, 5, 6	(800) 872-2659
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$10.00	10	(800) 642-1221
$107.40	2, 3, 4, 5, 6, 7	(800) 839-6641
$107.40	2, 3, 4, 6	(800) 839-6641
$107.40	2, 3, 4, 6	(800) 839-6641
$89.00	2, 3, 4, 6	(800) 839-6641

Survey of Credit Card Plans

07/31/2002	BANKFIRST	ACTION CARD	National	N
01/31/2002	BANKFIRST	ACTION CARD	National	N
07/31/1997	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK	National	N
01/31/1998	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK	National	N
07/31/1998	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK	National	N
01/31/1995	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
07/31/1996	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
07/31/1994	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
01/31/1996	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
01/31/1997	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
07/31/1995	AFBA INDUSTRIAL BANK	AFBA INDUSTRIAL BANK VISA	National	N
01/31/2000	AFBA INDUSTRIAL BANK	AFBA VISA	National	N
07/31/2005	JUNIPER BANK	AIR TRAN AIRWAYS A-PLUS VISA	National	N
01/31/2005	JUNIPER BANK	AIR TRAN VISA SIGNATURE	National	N
01/31/1997	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK MASTERCARD	National	N

Survey of Credit Card Plans

21.42%	V	1	25
21.42%	V	1	25
14.5%	V	1	25
11.4%	V	1	25
11.4%	V	1	25
14.5%	V	1	25
14.25%	V	1	25
12.5%	V	1	25
14.75%	V	1	25
14.25%	V	1	25
16%	V	1	25
11.4%	V	1	25
16.24%	V	1	20
15.49%	V	1	20
12.75%	V	1	25

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$107.40	2, 3, 4, 6	(800) 839-6641
$107.40	2, 3, 4, 5, 6, 7, 9, 10	(800) 839-6641
$0.00	N.R.	(800) 776-2265
$0.00	N.R.	(800) 776-2265
$0.00	N.R.	(800) 776-2265
$0.00	N.R.	(800) 776-2265
$0.00	N.R.	(703) 706-5960
$0.00	N.R.	(800) 473-5252
$0.00	N.R.	(800) 776-2265
$0.00	N.R.	(703) 706-5960
$0.00	N.R.	(800) 776-2265
$0.00	1, 2, 4, 5, 6, 9, 10	(800) 776-2265
$39.00	2, 3, 4, 5, 6	(866) 802-6562
$39.00	3, 5, 6, 9	(866) 802-6562
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464

Survey of Credit Card Plans

07/31/1997	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK MASTERCARD	National	N
01/31/2006	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK - MASTERCARD	National	N
01/31/2005	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK - MASTERCARD	National	N
01/31/2004	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK - MASTERCARD	National	N
07/31/2004	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK - MASTERCARD	National	N
01/31/2010	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
07/31/2006	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
07/31/2009	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
07/31/2010	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
01/31/2011	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
07/31/2007	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
07/31/2008	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
01/31/2009	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N

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	13%	V	1	25
	11.25%	V	1	25
	9.25%	V	1	25
	9.25%	V	1	25
	9.25%	V	1	25
	9.25%	V	1	25
	12%	V	1	25
	9.25%	V	1	25
	9.25%	V	1	25
	9.25%	V	1	25
	12%	V	1	25
	9.5%	V	1	25
	9.25%	V	1	25

Survey of Credit Card Plans

$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	1, 3, 6, 10	(800) 365-6464
$0.00	3, 4, 5, 6, 10	(800) 365-6464
$0.00	3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464

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07/31/2011	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
01/31/2008	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
01/31/2007	AMALGAMATED BANK OF CHICAGO	AMALGAMATED BANK OF CHICAGO - MASTER	National	N
01/31/1998	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
07/31/1998	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
07/31/2001	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
07/31/2003	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
01/31/2002	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
01/31/1999	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
01/31/2000	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
07/31/2002	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
07/31/1999	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N
01/31/2003	AMALGAMATED BANK OF CHICAGO	AMALGAMATED MASTERCARD	National	N

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9.25%	V	1	25
12.75%	V	1	25
12%	V	1	25
13%	V	1	25
13%	V	1	25
11.25%	V	1	25
9.25%	V	1	25
9.25%	V	1	25
12.25%	V	1	25
13%	V	1	25
9.25%	V	1	25
12.25%	V	1	25
9.25%	V	1	25

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$0.00	3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6, 10	(800) 365-6464
$0.00	4, 5, 10	(800) 365-6464

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07/31/2005	AMALGAMATED BANK OF CHICAGO	AMALGAMATED-MASTERCARD	National	N
07/31/2012	AMEGY BANK, NATIONAL ASSOCIATION	AMEGY VISA PLATINUM	Single State	TX
01/31/2011	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
01/31/2007	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
01/31/2012	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
07/31/2007	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
01/31/2008	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
07/31/2008	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
01/31/2009	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
07/31/2011	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
07/31/2009	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
01/31/2010	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N
07/31/2010	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD	National	N

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9.25%	V	1		25
8.75%	V	1	5.5%	25
13.24%	V	1		25
18.24%	V	1		20
13.24%	V	1		25
18.24%	V	1		20
17.24%	V	1		20
14.99%	V	1		20
13.24%	V	1		20
13.24%	V	1		25
13.24%	V	1		20
13.24%	V	1		25
13.24%	V	1		25

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$0.00		4, 5, 10	(800) 365-6464
$0.00	$15.00	2, 3, 5	(800) 494-7698
$95.00		N.R.	(800) 430-1000
$85.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 430-1000
$85.00		N.R.	(800) 257-0770
$85.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 430-1000
$95.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 257-0770
$95.00		N.R.	(800) 257-0770

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07/31/2012	AMERICAN EXPRESS BANK, FSB	AMERICAN EXPRESS GOLD DELTA	National	
07/31/2002	AMERICAN STATE BANK	AMERICAN STATE BANK MASTERCARD AND V	Single State	TX
01/31/2003	AMERICAN STATE BANK	AMERICAN STATE BANK MASTERCARD & VIS	Single State	TX
07/31/2001	AMERICAN STATE BANK	AMERICAN STATE BANK MCARD & VISA	Single State	TX
01/31/2005	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2004	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2004	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2007	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2009	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2006	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2012	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2007	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2006	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX

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13.24%	V	1	9.99%	25
11.9%	F			25
11.9%	F			25
11.9%	F			25
6.9%	F			25
11.9%	F			25
6.9%	F			25
9.9%	F			25
9.9%	F			25
8.9%	F			25
12.9%	F			25
9.9%	F			25
7.9%	F			25

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$95.00	$25.00	10	(800)430-1000
$0.00		N.R.	(915) 794-1000
$0.00		N.R.	(915) 794-1000
$0.00		N.R.	(915) 794-1000
$0.00		4, 6, 10	(325) 794-1000
$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(800) 725-2006
$0.00		4, 6, 10	(325) 794-1000
$0.00		N.R.	(800) 725-2006
$0.00		4, 6, 10	(325) 794-1000
$0.00		4, 6, 10	(325) 794-1000

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01/31/2008	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2008	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2009	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2011	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2003	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2010	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2005	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2010	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
07/31/2012	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	National	
01/31/2011	AMERICAN STATE BANK	AMERICAN STATE BANK VISA	Single State	TX
01/31/2002	AMERICAN STATE BANK	AMERICAN STATE BANK VISA CLASSIC	Single State	TX
07/31/1998	SECURITY STATE BANK	AMERICAN ST BK TX GREAT OUTDOORS VIS	National	N
01/31/2000	AMSOUTH BANK	AMSOUTH BANK	Regional	R
07/31/2011	WORLD FINANCIAL NETWORK	ANN TAYLOR LOFT	National	N

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9.9%	F				25
9.9%	F				25
9.9%	F				25
9.9%	F				25
11.9%	F				25
9.9%	F				25
6.9%	F				25
9.9%	F				25
12.9%	F			0%	25
9.9%	F				25
11.9%	F				25
10.9%	F				30
13.65%	V	1			25
24.99%	V	1			25

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$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(800) 725-2006
$0.00		N.R.	(800) 725-2006
$0.00		N.R.	(325) 794-1000
$0.00		N.R.	(800) 725-2006
$0.00		4, 6, 10	(325) 794-1000
$0.00		N.R.	(800) 725-2006
$0.00	$15.00	N.R.	(800) 752-2006
$0.00		N.R.	(800) 725-2006
$0.00		N.R.	(915) 794-1000
$0.00		N.R.	(800) 725-2006
$15.00		1, 4, 9	(205) 560-3237
$0.00		N.R.	(866) 886-1009

Survey of Credit Card Plans

	NATIONAL BANK	MASTERCARD		
01/31/2012	WORLD FINANCIAL NETWORK BANK	ANN TAYLOR LOFT MASTERCARD	National	N
01/31/2011	WORLD FINANCIAL NETWORK NATIONAL BANK	ANN TAYLOR LOFT MASTERCARD	National	N
01/31/1997	ASTORIA FEDERAL SAVINGS AND LOAN ASSOCIATION	ASTORIA FEDERAL VISA	Regional	R
07/31/2001	UNIVERSAL BANK, N.A.	AT&T UNIVERSAL CARD (MASTER CARD).	National	N
01/31/1996	OAK BROOK BANK	AVMA GOLD MASTERCARD	National	N
07/31/1996	OAK BROOK BANK	AVMA GOLD MASTERCARD	National	N
07/31/2004	CALIFORNIA COMMERCE BANK	BANAMEX USA MASTERCARD PLATINUM PRE-	National	N
01/31/2002	CALIFORNIA COMMERCE BANK	BANAMEX USA VISA CLASSIC	National	N
07/31/2012	BANCO POPULAR NORTH AMERICA	BANCO POPULAR PLATINUM MASTERCARD	Regional	CA, FL, IL, NJ, NY
01/31/2011	BANCO POPULAR NORTH AMERICA	BANCO POPULAR PLATINUM MASTERCARD	Regional	R
07/31/2011	BANCO POPULAR NORTH AMERICA	BANCO POPULAR PLATINUM	Regional	R

Survey of Credit Card Plans

24.99%	V	1		25
24.99%	V	1		25
15.9%	F			30
12.99%	V	1		20
13.9%	F			25
13.9%	F			25
10.24%	V	1		25
20.99%	F			25
18.08%	V	1	14.83%	25
13.24%	V	1		25
13.24%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(866) 886-1009
$0.00		N.R.	(866) 886-1039
$15.00		3, 4, 6	(800) 752-8406
$0.00		N.R.	(800) 423-4343
$0.00		2, 3, 4, 5, 6, 7, 10	(800) 666-1011
$0.00		2, 3, 4, 5, 6, 7, 10	(800) 666-1011
$0.00		4, 6, 10	(800) 222-1234
$50.00		10	(800) 222-1234
$0.00	$10.00	2, 3, 4, 6, 9	(800) 963-8738
$0.00		2, 3, 4, 6, 9	(800) 963-8738
$0.00		2, 3, 4, 6, 9	(800) 963-8738

Survey of Credit Card Plans

		MASTERCARD		
01/31/2012	BANCO POPULAR NORTH AMERICA	BANCO POPULAR PLATINUM MASTERCARD	Regional	R
07/31/2001	GUARANTYFIRST BANK	BANKERS CREDIT CARD SERVICE	Regional	R
01/31/2002	AMERICREST BANK	BANKERS CREDIT CARD SERVICE	Regional	R
07/31/2002	AMERICREST BANK	BANKERS CREDIT CARD SERVICE	Regional	R
01/31/2003	AMERICREST BANK	BANKERS CREDIT CARD SERVICE	Regional	R
01/31/1999	BANKFIRST	BANKFIRST MASTERCARD	National	N
07/31/1998	BANKFIRST	BANKFIRST MASTERCARD.	National	N
07/31/2012	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	NY, OH, PA
01/31/2012	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	R
07/31/2010	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	R
01/31/2011	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	R
01/31/2010	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	R
07/31/2011	NORTHWEST SAVINGS BANK	BANK LOYALTY CARD	Regional	R
01/31/2007	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA MASTERCARD PLATINUM	National	N

Survey of Credit Card Plans

	13.24%	V	1		25
	14.65%	V	1		25
	12.65%	V	1		25
	12.65%	V	1		25
	12.65%	V	1		25
	19.92%	F			25
	19.92%	F			25
	7.74%	V	1	4.49%	25
	7.74%	V	1		25
	7.74%	V	1		25
	7.74%	V	1		25
	7.74%	V	1		25
	7.74%	V	1		25
	15.24%	V	1		20

Survey of Credit Card Plans

$0.00		2, 3, 4, 6, 9	(800) 963-8738
$15.00		9	(800) 593-1557
$15.00		3, 4, 5, 8, 9	(800) 593-1557
$15.00		3, 4, 5, 8, 9	(800) 593-1557
$15.00		3, 4, 5, 8, 9	(405) 440-2100
$89.00		N.R.	(800) 839-6641
$89.00		N.R.	(800) 839-6641
$0.00	$0.00	3, 6	(877) 300-5768
$0.00		3, 6	(877) 300-5768
$0.00		3, 6	(877) 300-5768
$0.00		3, 6	(877) 300-5768
$0.00		3, 6	(877) 300-5768
$0.00		3, 6	(877) 300-5768
$0.00		3, 4, 6, 9, 10	(800) 932-2775

Survey of Credit Card Plans

07/31/1997	BANK OF AMERICA NATIONAL ASSOCIATION	BANK OF AMERICA, N.A.	Regional	R
01/31/2012	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2007	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
01/31/2010	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2009	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2010	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
01/31/2009	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2008	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2011	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2012	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	
01/31/2008	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
01/31/2011	FIA CARD SERVICES, NATIONAL ASSOCIATION	BANK OF AMERICA PLATINUM PLUS VISA	National	N
07/31/2002	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA GOLD	National	N

Survey of Credit Card Plans

	17.99%	V	1		25
	16.99%	V	1		25
	15.24%	V	1		20
	16.49%	V	1		25
	16.79%	V	1		25
	16.49%	V	1		25
	13.99%	V	1		20
	12.24%	V	1		20
	16.99%	V	1		25
	16.99%	V	1	13.74%	25
	12.99%	V	1		20
	16.99%	V	1		25
	12.49%	V	1		20

Survey of Credit Card Plans

$0.00		N.R.	(800) 678-2632
$0.00		3, 9, 10	(800) 932-2775
$0.00		3, 4, 6, 10	(800) 932-2775
$0.00		3, 10	(800) 932-2775
$0.00		3, 10	(800) 932-2775
$0.00		3, 10	(800) 932-2775
$0.00		3, 4, 6, 10	(800) 932-2775
$0.00		3, 4, 6, 10	(800) 932-2775
$0.00		3, 9, 10	(800) 932-2775
$0.00	$25.00	3, 9, 10	(800) 932-2775
$0.00		3, 4, 6, 10	(800) 932-2775
$0.00		3, 9, 10	(800) 932-2775
$0.00		2, 3, 4, 6, 9, 10	(800) 388-8525

Survey of Credit Card Plans

01/31/2003	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA GOLD	National	N
01/31/2002	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA GOLD	National	N
01/31/2004	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA PLATINUM	National	N
07/31/2004	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA PLATINUM	National	N
07/31/2003	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	BANK OF AMERICA VISA PLATINUM	National	N
01/31/2005	FLEET BANK (RI), NATIONAL ASSOCIATION	BANK OF AMERICA VISA PLATINUM	National	N
01/31/1996	BANK OF HOVEN	BANK OF HOVEN	Regional	R
01/31/1994	BANK OF HOVEN	BANK OF HOVEN VISA	National	N
07/31/1994	BANK OF HOVEN	BANK OF HOVEN - VISA	National	N
07/31/1995	BANK OF HOVEN	BANK OF HOVEN - VISA	National	N
01/31/1995	BANK OF HOVEN	BANK OF HOVEN - VISA	National	N
07/31/1996	BANK OF HOVEN	BANK OF HOVEN VISA OR MASTERCARD	Regional	R
01/31/1997	BANK OF HOVEN	BANK OF HOVEN VISA OR MASTERCARD	Regional	R
07/31/2005	BANK OF LOUISIANA	BANK OF LOUISIANA	National	N
07/31/1996	BANK OF MISSISSIPPI	BANK OF MISSISSIPPI MASTERCARD	Single State	MS
01/31/1996	BANK OF MISSISSIPPI	BANK OF MISSISSIPPI	Single State	MS

Survey of Credit Card Plans

9.9%	V	1	20
12.74%	V	1	20
7.9%	V	1	20
7.9%	V	1	20
12.24%	V	1	20
6.99%	V	1	20
19.8%	F		25
21%	F		25
21%	F		25
21%	F		25
21%	F		25
21%	F		25
21%	F		25
9.9%	F		25
17.15%	V	1	25
17.4%	V	1	25

Survey of Credit Card Plans

$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$0.00	2, 3, 4, 6, 9, 10	(800) 732-9194
$39.00	N.R.	(605) 948-2278
$39.00	N.R.	(605) 339-0128
$39.00	N.R.	(605) 339-0128
$39.00	N.R.	(605) 339-0128
$39.00	N.R.	(605) 339-0128
$39.00	N.R.	(605) 948-2278
$39.00	N.R.	(605) 948-2278
$0.00	3, 4, 5, 6, 9, 10	(800) 666-2884
$0.00	N.R.	(601) 680-2123
$0.00	N.R.	(601) 680-2123

Survey of Credit Card Plans

		MASTERCARD		
01/31/1997	BANK OF MISSISSIPPI	BANK OF MISSISSIPPI MASTERCARD	Single State	MS
01/31/1993	BANK OF MONTANA	BANK OF MONTANA BANCARD - MASTERCARD	National	N
07/31/1993	BANK OF MONTANA	BANK OF MONTANA BANCARD - MASTERCARD	National	N
01/31/1994	BANK OF MONTANA	BANK OF MONTANA BANCARD - MASTERCARD	National	N
07/31/1990	BANK ONE, LAFAYETTE, NATIONAL ASSOCIATION	BANK ONE/ CHICAGO MOTOR CLUB	Regional	R
01/31/1990	BANK ONE, LAFAYETTE, NATIONAL ASSOCIATION	BANK ONE/ CHICAGO MOTOR CLUB	Regional	R
01/31/1991	BANK ONE, LAFAYETTE, NATIONAL ASSOCIATION	BANK ONE/CHICAGO MOTOR CLUB	Regional	R
01/31/1992	BANK ONE, LAFAYETTE, NATIONAL ASSOCIATION	BANK ONE VISA	Single State	IN
01/31/1995	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	BANK ONE VISA	Single State	OH
07/31/2012	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	AK, KS, MO, ME
01/31/2011	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	R

Survey of Credit Card Plans

17.15%	V	1		25
11.75%	V	1		25
11.75%	V	1		25
11.75%	V	1		25
19.8%	F			30
19.8%	F			30
19.8%	F			30
19.8%	F			25
18.4%	V	1		25
9.17%	V	1	5.92%	25
9.17%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(601) 680-2123
$19.00		N.R.	(800) 735-5536
$19.00		N.R.	(800) 735-5536
$19.00		N.R.	(800) 735-5536
$12.00		4, 8	(800) 428-7676
$12.00		4, 8	(800) 428-7676
$12.00		4, 8	(800) 428-7676
$15.00		N.R.	(800) 395-2555
$20.00		N.R.	(513) 985-5706
$0.00	$25.00	4, 6	(800) 675-6284
$0.00		4, 6	(800) 675-6284

Survey of Credit Card Plans

01/31/2010	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	R
07/31/2011	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	R
01/31/2012	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	R
07/31/2010	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	BBOK UNIVERSAL	Regional	R
01/31/2012	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2012	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	
01/31/2007	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2007	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
01/31/2008	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2008	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
01/31/2009	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2011	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2009	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N

Survey of Credit Card Plans

	9.17%	V	1		25
	9.17%	V	1		25
	9.17%	V	1		25
	9.17%	V	1		25
	15.24%	V	1		25
	15.24%	V	1	11.99%	25
	12.24%	V	1		20
	12.24%	V	1		20
	12.24%	V	1		20
	8.99%	V	1		20
	10.24%	V	1		20
	15.24%	V	1		25
	10.24%	V	1		25

Survey of Credit Card Plans

$0.00		4, 6	(800) 675-6284
$0.00		4, 6	(800) 675-6284
$0.00		4, 6	(800) 675-6284
$0.00		4, 6	(800) 675-6284
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00	$25.00	2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800

Survey of Credit Card Plans

01/31/2010	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
01/31/2011	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
07/31/2010	AMERICAN EXPRESS CENTURION BANK	BLUE FROM AMERICAN EXPRESS	National	N
01/31/2012	BMO HARRIS BANK NATIONAL ASSOCIATION	BMO HARRIS BANK VISA	Regional	R
07/31/2012	BMW BANK OF NORTH AMERICA	BMW VISA PLATINUM	National	
07/31/1997	NATIONAL BANK OF COMMERCE TRUST AND SAVINGS ASSOCIATION	CABELA'S CARD LLC	National	N
01/31/2007	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC	National	N
07/31/2007	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC	National	N
07/31/2006	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC	National	N
07/31/2003	WORLD'S FOREMOST BANK	CABELA'S VISA - CLASSIC	National	N
01/31/2002	WORLD'S FOREMOST BANK, NATIONAL ASSOCIATION	CABELA'S VISA - CLASSIC	National	N
07/31/2002	WORLD'S FOREMOST BANK, NATIONAL ASSOCIATION	CABELA'S VISA - CLASSIC	National	N
01/31/2012	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
07/31/2010	WORLD'S FOREMOST BANK	CABELA'S VISA	National	N

Survey of Credit Card Plans

15.24%	V	1		25
15.24%	V	1		25
15.24%	V	1		25
8.24%	V	1		26
10.24%	V	1	4.99%	22
16.4%	V	1		25
16.24%	V	1		20
16.24%	V	1		20
15.99%	V	1		20
12.24%	V	1		20
12.74%	V	1		25
12.74%	V	1		20
16.79%	V	9		25
16.84%	V	9		24

Survey of Credit Card Plans

$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 528-4800
$0.00		N.R.	(888) 340-2265
$0.00	$25.00	2, 3, 4, 6, 9	(888) 269-2273
$25.00		1, 4	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 4	(800) 850-8402
$0.00		1, 4	(800) 850-8402
$0.00		1, 4	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402

Survey of Credit Card Plans

		CLASSIC (REWARDS)		
07/31/2012	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	
07/31/2009	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
07/31/2011	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
01/31/2008	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
01/31/2011	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
07/31/2008	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
01/31/2010	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
01/31/2009	WORLD'S FOREMOST BANK	CABELA'S VISA CLASSIC (REWARDS)	National	N
07/31/2012	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	CAPITAL ONE PLATINUM (MASTERCARD)	National	
01/31/2003	NATIONAL CITY BANK	CASH BUILDER VISA	National	N
07/31/2003	NATIONAL CITY BANK	CASH BUILDER VISA	Regional	R
01/31/2004	NATIONAL CITY BANK	CASH-BUILDER VISA	Regional	R
07/31/2003	FIFTH THIRD BANK, NORTHERN KENTUCKY, INC.	CASH REWARDS MASTERCARD	Regional	R

Survey of Credit Card Plans

16.74%	V	9	14.49%	25
15.99%	V	9		20
16.68%	V	9		25
15.24%	V	1		20
16.75%	V	7		25
12.99%	V	1		20
17.49%	V	9		24
12.99%	V	9		20
24.9%	V	1	21.65%	25
11.74%	V	1		27
11.49%	V	1		27
11.49%	V	1		27
13.24%	V	1		25

Survey of Credit Card Plans

$0.00	$25.00	1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$0.00		1, 6	(800) 850-8402
$19.00	$25.00	N.R.	(800) 955-7070
$0.00		9	(800) 558-8472
$0.00		2, 3, 4, 6, 9, 10	(800) 558-8472
$0.00		N.R.	(800) 558-8472
$0.00		1, 9, 10	(800) 972-3030

Survey of Credit Card Plans

07/31/2003	FIFTH THIRD BANK	CASH REWARDS MASTERCARD	Regional	R
01/31/2002	CAYUGA BANK	CAYUGA BANK VISA CLASSIC	Single State	NY
07/31/1994	CENTRAL BANK	CENTRAL CARD SYSTEMS	Regional	R
01/31/1991	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	CHOICE VISA	National	N
01/31/1992	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	CHOICE VISA	National	N
07/31/1990	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	CHOICE VISA	National	N
01/31/1990	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	CHOICE VISA	National	N
01/31/1993	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	CHOICE VISA	National	N
01/31/1992	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASIC VISA AND MASTERCARD	National	N
07/31/1994	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC CARD	National	N
01/31/1995	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC CARD	National	N
01/31/1994	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC MASTERCARD & VISA	National	N
07/31/1990	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N

Survey of Credit Card Plans

13.24%	V	1		25
14%	V	1		25
18%	F			25
16.8%	F			25
16.9%	F			25
16.8%	F			30
16.8%	F			30
15.4%	V	1		25
19.8%	F			25
16.65%	V	1		25
17.9%	V	1		25
15.4%	V	1		20
19.8%	F			25

Survey of Credit Card Plans

$0.00	1, 9, 10	(800) 972-3030
$0.00	N.R.	(800) 944-2726
$12.00	4, 10	(318) 362-8459
$20.00	7, 10	(800) 638-4767
$20.00	7, 10	(800) 638-4767
$20.00	7, 10	(800) 462-4642
$20.00	10	(800) 638-4767
$0.00	7, 10	(800) 934-2782
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777
$0.00	2, 3, 4, 5, 7, 8, 10	(800) 950-5114
$0.00	2, 3, 4, 5, 7	(800) 950-5114
$0.00	N.R.	(800) 950-5114
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777

Survey of Credit Card Plans

01/31/1991	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N
07/31/1992	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N
01/31/1993	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N
07/31/1991	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N
01/31/1990	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK CLASSIC VISA AND MASTERCARD	National	N
07/31/1995	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD	National	N
01/31/1999	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA	National	N
07/31/1999	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA	National	N
01/31/1996	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA	National	N
01/31/1998	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA	National	N
07/31/1997	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA	National	N
07/31/1996	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA CARD	National	N
01/31/1997	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD OR VISA CARD	National	N
07/31/1998	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MASTERCARD	National	N

Survey of Credit Card Plans

19.8%	F			25
19.8%	F			25
15.4%	V	1		25
19.8%	F			25
19.8%	F			25
18.4%	V	1		25
17.15%	V	1		25
17.15%	V	1		25
18.15%	V	1		25
17.9%	V	1		25
17.9%	V	1		25
17.65%	V	1		25
17.65%	V	1		25
17.9%	V	1		25

Survey of Credit Card Plans

$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 950-5114
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 843-0777
$0.00	2, 3, 4, 5, 7, 8, 10	(800) 950-5114
$0.00	3, 5, 9, 10	(800) 950-5114
$0.00	3, 5, 9, 10	(800) 950-5114
$0.00	3, 4, 5, 7, 8	(800) 950-5114
$0.00	3, 5, 7, 10	(800) 950-5114
$0.00	3, 5, 7, 10	(800) 950-5114
$0.00	2, 3, 4, 5, 7, 8	(800) 950-5114
$0.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 950-5114
$0.00	3, 5, 7, 9, 10	(800) 950-5114

Survey of Credit Card Plans

		OR VISA CARD		
01/31/2000	CITIBANK (SOUTH DAKOTA), N.A.	CITIBANK MC OR VISA(PLATINUM)	National	N
07/31/2007	CITIZENS BANK OF RHODE ISLAND	CITIZENS BANK PLATINUM MASTERCARD	National	N
01/31/2007	CITIZENS BANK OF MASSACHUSETTS	CITIZENS BANK PLATINUM MASTERCARD	National	N
07/31/2007	CITIZENS BANK OF MASSACHUSETTS	CITIZENS BANK PLATINUM MASTERCARD	National	N
01/31/2007	CITIZENS BANK OF RHODE ISLAND	CITIZENS BANK PLATINUM MASTERCARD	National	N
07/31/2008	RBS CITIZENS, NATIONAL ASSOCIATION	CITIZENS MASTERCARD PLATINUM	National	N
01/31/2008	RBS CITIZENS, NATIONAL ASSOCIATION	CITIZENS MASTERCARD PLATINUM	National	N
01/31/1991	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	Regional	R
01/31/1992	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	Regional	R
07/31/1995	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	National	N
01/31/1994	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	National	N
01/31/1993	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	Regional	R
01/31/1995	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	National	N

Survey of Credit Card Plans

	18.4%	V	1	25
	7.99%	F		20
	7.99%	F		20
	7.99%	F		20
	7.99%	F		20
	6.99%	F		20
	6.99%	F		20
	16.9%	F		25
	16.9%	F		25
	15.9%	V	1	25
	14.5%	F		0
	15.9%	F		25
	14.5%	F		0

Survey of Credit Card Plans

$0.00	2, 3, 4, 6, 10	(800) 950-5114
$0.00	2, 4, 6, 10	(888) 426-1114
$0.00	2, 4, 6, 10	(888) 426-1114
$0.00	2, 4, 6, 10	(888) 426-1114
$0.00	2, 4, 6, 10	(888) 426-1114
$0.00	2, 4, 6, 10	(888) 333-5145
$0.00	2, 4, 6, 10	(888) 333-5145
$20.00	N.R.	(401) 456-7614
$20.00	N.R.	(401) 456-7614
$0.00	4	(800) 922-9999
$0.00	N.R.	(800) 922-9999
$20.00	N.R.	(401) 455-5000
$0.00	N.R.	(800) 455-5000

Survey of Credit Card Plans

07/31/1994	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	National	N
07/31/1993	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	Regional	R
07/31/1992	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSIC	Regional	R
07/31/1991	CITIZENS TRUST COMPANY	CITIZENS VISA CLASSICS	Regional	R
07/31/2006	STATE BANK AND TRUST COMPANY, THE	CLASSIC	Single State	OH
01/31/2006	STATE BANK AND TRUST COMPANY, THE	CLASSIC	Single State	OH
01/31/2007	STATE BANK AND TRUST COMPANY, THE	CLASSIC	Single State	OH
01/31/1994	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	CLASSIC CARD	Regional	R
01/31/1995	AMSOUTH BANK OF ALABAMA	CLASSIC CREDIT CARD	Regional	R
01/31/1994	FIRST OF AMERICA BANK-MICHIGAN, N.A.	CLASSIC FIXED RATE MASTERCARD/VISA.	Single State	MI
07/31/1994	FIRST OF AMERICA BANK-MICHIGAN, N.A.	CLASSIC FIXED RATE MASTERCARD/VISA.	Single State	MI
07/31/2002	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/2006	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
01/31/2004	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/1994	IDAHO FIRST BANK	CLASSIC MASTERCARD	National	N

Survey of Credit Card Plans

14.5%	F			0
14.5%	F			0
15.9%	F			25
16.9%	F			25
15.75%	V	1		25
14.75%	F			25
15.75%	V	1		25
14.9%	V	1		25
19.5%	F			25
18%	F			25
18%	F			25
10%	V	1		25
13.5%	V	1		25
9.25%	V	1		25
15.92%	V	5		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 922-9999
$0.00	N.R.	(800) 922-9999
$20.00	N.R.	(401) 456-7614
$20.00	N.R.	(401) 456-7614
$25.00	9	(419) 783-8950
$0.00	9	(419) 783-8950
$25.00	N.R.	(419) 783-8950
$26.00	N.R.	(800) 432-4932
$15.00	N.R.	(800) 231-7493
$20.00	N.R.	(800) 423-3883
$20.00	N.R.	(800) 423-3883
$0.00	N.R.	(800) 221-8890
$0.00	N.R.	(800) 221-8890
$0.00	N.R.	(800) 221-8890
$20.00	3, 4, 5, 6, 8	(208) 387-3640

Survey of Credit Card Plans

01/31/2007	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/2001	FIRST NATIONAL BANK OF SOUTHWESTERN OHIO	CLASSIC MASTERCARD	Regional	R
01/31/2004	WILMINGTON SAVINGS FUND SOCIETY, FSB	CLASSIC MASTERCARD	National	N
01/31/2006	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/2007	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/1993	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/2012	HEARTLAND BANK	CLASSIC MASTERCARD	Single State	OH
01/31/2012	HEARTLAND BANK	CLASSIC MASTERCARD	Single State	OH
07/31/1998	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	National	N
07/31/2003	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
01/31/2003	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
01/31/1997	BAYBANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	National	N
01/31/2010	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	CLASSIC MASTERCARD	Regional	R
07/31/2002	WILMINGTON SAVINGS FUND SOCIETY, FSB	CLASSIC MASTERCARD	National	N

Survey of Credit Card Plans

13.5%	V	1		25
12%	V	1		25
14.9%	V	1		25
12.75%	V	1		25
13.5%	V	1		25
18%	V	1		25
15.65%	V	1	12.4%	25
15.65%	V	1		25
17.9%	V	1		25
9.25%	V	1		25
9.5%	V	1		25
16.15%	V	1		25
8.5%	V	1		27
14.9%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(800) 221-8890
$0.00		N.R.	(800) 221-8890
$20.00		9	(302) 792-6000
$0.00		N.R.	(800) 221-8890
$0.00		N.R.	(800) 221-8890
$26.00		2, 3, 4	(800) 432-4832
$18.00	$35.00	4	
$18.00		4	(800) 697-0049
$0.00		N.R.	(800) 400-2414
$0.00		N.R.	(800) 221-8890
$0.00		N.R.	(800) 221-8890
$21.00		N.R.	(800) 229-3278
$0.00		N.R.	(800) 221-8890
$20.00		9	(302) 792-6000

Survey of Credit Card Plans

01/31/1994	WEST ONE BANK, IDAHO	CLASSIC MASTERCARD / VISA	National	N
07/31/1995	FIRST OF AMERICA BANK-MICHIGAN, N.A.	CLASSIC VARIABLE RATE MC/VISA	National	N
01/31/1995	FIRST OF AMERICA BANK-MICHIGAN, N.A.	CLASSIC VARIABLE RATE MC/VISA.	National	N
07/31/1999	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
07/31/2005	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/1992	WEST ONE BANK, IDAHO, NATIONAL ASSOCIATION	CLASSIC VISA	National	N
01/31/2006	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/1993	WEST ONE BANK, IDAHO	CLASSIC VISA	National	N
01/31/2008	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/1993	IDAHO FIRST BANK	CLASSIC VISA	National	N
07/31/1996	CITIZENS TRUST COMPANY	CLASSIC VISA	National	N
07/31/1995	TENNESSEE COMMUNITY BANK	CLASSIC VISA	Single State	TN
01/31/1991	AMERICAN SAVINGS BANK, F. A.	CLASSIC VISA	Single State	CA
07/31/2006	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
01/31/2004	NATIONAL BANK OF GENEVA, THE	CLASSIC VISA	Single State	NY
07/31/2008	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/2006	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/1993	IDAHO FIRST BANK	CLASSIC VISA	National	N
01/31/1995	IDAHO FIRST BANK	CLASSIC VISA	Regional	R

Survey of Credit Card Plans

	14.47%	V	5	25
	16.9%	V	1	25
	16.9%	V	1	25
	18%	F		25
	16.25%	F		25
	15.15%	V	5	25
	16.25%	F		25
	14.58%	V	5	25
	16.25%	F		25
	14.34%	V	5	25
	15.4%	V	1	25
	15%	F		25
	18.9%	F		25
	18%	F		25
	15.48%	F		25
	16.25%	F		25
	16.25%	F		25
	14.58%	V	5	25
	17.67%	V	5	25

Survey of Credit Card Plans

$20.00	3, 4, 5, 6, 8	(208) 387-3640
$0.00	N.R.	(800) 423-3883
$0.00	N.R.	(800) 423-3883
$12.00	4	(740) 349-8500
$24.00	4, 6	(800) 272-2566
$20.00	4	(800) 338-3494
$24.00	4, 6	(800) 272-2566
$20.00	4, 5, 6	(208) 386-3440
$24.00	4, 6	(808) 272-2566
$20.00	3, 4, 5, 6, 8	(208) 387-3640
$0.00	N.R.	(800) 922-9999
$10.00	4, 5, 7	(800) 900-9822
$18.00	4	(800) 247-7197
$12.00	N.R.	(800) 762-2616
$15.00	3, 4, 5, 6, 8	(315) 787-3229
$0.00	4, 6	(808) 272-2566
$24.00	4, 6	(808) 272-2566
$20.00	3, 4, 5, 6	(208) 386-3440
$20.00	3, 4, 5, 6, 8, 10	(208) 387-3640

Survey of Credit Card Plans

01/31/1991	GARY-WHEATON BANK, N.A.	CLASSIC VISA	Single State	IL
01/31/2006	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
07/31/1994	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA	Regional	R
07/31/1995	AMSOUTH BANK OF ALABAMA	CLASSIC VISA	Regional	R
01/31/1996	CITIZENS TRUST COMPANY	CLASSIC VISA	National	N
01/31/2010	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/1991	FIRST AMERICAN BANK OF VIRGINIA	CLASSIC VISA	Regional	R
01/31/2009	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
01/31/2008	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
01/31/2007	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
01/31/2008	SECURITY NATIONAL BANK AND TRUST COMPANY	CLASSIC VISA	Single State	OH
07/31/2006	SECURITY NATIONAL BANK AND TRUST COMPANY	CLASSIC VISA	Single State	OH
07/31/1995	BARNETT BANK OF BROWARD COUNTY, N.A.	CLASSIC VISA	Regional	R
07/31/1994	BARNETT BANK OF BROWARD COUNTY, N.A.	CLASSIC VISA	Single State	FL
01/31/1997	CITIZENS TRUST COMPANY	CLASSIC VISA	National	N
07/31/1995	BARNETT BANK OF TAMPA	CLASSIC VISA	Regional	R
07/31/2009	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/2003	COMMUNITY FIRST BANK & TRUST	CLASSIC VISA	Regional	R

Survey of Credit Card Plans

19.8%	F		30
18%	F		25
16.65%	V	1	25
14.75%	V	1	25
15.65%	V	1	25
16.25%	F		25
18%	F		30
18%	F		25
18%	F		25
18%	F		25
16.9%	F		25
16.9%	F		25
13.65%	V	1	25
17.15%	V	1	25
15.4%	V	1	0
13.65%	V	1	25
16.25%	F		25
12%	V	1	25

Survey of Credit Card Plans

$0.00	4	(800) 822-8472
$12.00	N.R.	(800) 762-2616
$15.00	4, 5, 6	(800) 445-9934
$0.00	4	(800) 231-7493
$0.00	N.R.	(800) 922-9999
$0.00	4, 6	(808) 627-6900
$15.00	4, 5, 8	(800) 572-4004
$12.00	N.R.	(800) 762-2616
$12.00	N.R.	(800) 762-2616
$12.00	N.R.	(800) 762-2616
$0.00	N.R.	(937) 324-6828
$0.00	N.R.	(937) 324-6828
$0.00	4, 10	(800) 323-6276
$0.00	N.R.	(800) 323-6276
$0.00	N.R.	(800) 922-9999
$0.00	4, 10	(800) 323-6276
$0.00	4, 6	(808) 627-6900
$0.00	5, 6	(800) 221-8890

Survey of Credit Card Plans

07/31/2010	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/1995	IDAHO FIRST BANK	CLASSIC VISA	Regional	R
01/31/1998	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	CLASSIC VISA	National	N
01/31/2004	COMMUNITY FIRST BANK & TRUST	CLASSIC VISA	Regional	R
07/31/2007	SECURITY NATIONAL BANK AND TRUST COMPANY	CLASSIC VISA	Single State	OH
07/31/2007	PARK NATIONAL BANK, THE	CLASSIC VISA	Single State	OH
07/31/1993	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA	Single State	OR
07/31/1993	WEST ONE BANK, IDAHO	CLASSIC VISA	National	N
07/31/1991	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA	Regional	R
01/31/1995	BARNETT BANK OF TAMPA	CLASSIC VISA	Single State	FL
01/31/2011	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/1995	BARNETT BANK OF BROWARD COUNTY, N.A.	CLASSIC VISA	Regional	R
01/31/1994	BARNETT BANK OF BROWARD COUNTY, N.A.	CLASSIC VISA	Single State	FL
01/31/1994	BARNETT BANK OF TAMPA	CLASSIC VISA	Single State	FL
01/31/2009	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/1991	WEST ONE BANK, IDAHO, NATIONAL ASSOCIATION	CLASSIC VISA	National	N
01/31/1990	FIRST AMERICAN BANK OF VIRGINIA	CLASSIC VISA	Regional	R

Survey of Credit Card Plans

16.25%	F		25
16.82%	V	5	25
18.9%	V	1	25
12%	V	1	25
16.9%	F		25
18%	F		25
15.4%	V	1	25
14.34%	V	5	25
18.9%	F		25
14.4%	V	1	25
16.25%	F		25
14.4%	V	1	25
15.9%	V	1	25
15.9%	V	1	25
16.25%	F		25
16.96%	V	5	25
18%	F		30

Survey of Credit Card Plans

$0.00	4, 6	(808) 627-6900
$20.00	4, 8, 10	(208) 387-3640
$0.00	N.R.	(800) 720-0547
$0.00	N.R.	(800) 221-8890
$0.00	N.R.	(937) 324-6828
$12.00	N.R.	(800) 762-2616
$15.00	4	(800) 445-9934
$20.00	3, 4, 5, 6, 8	(208) 387-3640
$15.00	3, 4, 10	(800) 445-9934
$0.00	4, 10	(800) 323-6276
$0.00	4, 6	(808) 627-6900
$0.00	4, 10	(800) 323-6276
$0.00	4, 10	(800) 323-6276
$0.00	4, 10	(800) 323-6276
$0.00	4, 6	(808) 539-7218
$20.00	4	(800) 338-3494
$15.00	4, 5, 8	(800) 572-4004

Survey of Credit Card Plans

01/31/2005	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/2007	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
01/31/2007	AMERICAN SAVINGS BANK, F.S.B.	CLASSIC VISA	Single State	HI
07/31/1994	BARNETT BANK OF TAMPA	CLASSIC VISA	Single State	FL
07/31/1990	FIRST AMERICAN BANK OF VIRGINIA	CLASSIC VISA	Regional	R
01/31/2007	SECURITY NATIONAL BANK AND TRUST COMPANY	CLASSIC VISA	Single State	OH
01/31/1995	WEST ONE BANK, IDAHO	CLASSIC VISA	Regional	R
07/31/2004	COMMUNITY FIRST BANK & TRUST	CLASSIC VISA	Regional	R
01/31/1992	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA	Regional	R
01/31/1996	IDAHO FIRST BANK	CLASSIC / VISA	Regional	R
07/31/2008	SECURITY NATIONAL BANK AND TRUST COMPANY	CLASSIC/VISA	Single State	OH
07/31/1993	CITIBANK (SOUTH DAKOTA), N.A.	CLASSIC VISA AND MASTERCARD	National	N
01/31/1990	GARY-WHEATON BANK	CLASSIC VISA CARD	Single State	IL
07/31/1992	GARY-WHEATON BANK, N.A.	CLASSIC VISA CARD	National	N
01/31/1999	STAR BANK, NATIONAL ASSOCIATION	CLASSIC VISA CARD	Regional	R
01/31/1992	GARY-WHEATON BANK, N.A.	CLASSIC VISA CARD	Regional	R
07/31/2008	PARK NATIONAL BANK, THE	CLASSIC VISA CARDS	Single State	OH
01/31/1995	CHASE MANHATTAN BANK (USA), THE	CLASSIC VISA & CLASSIC MASTERCARD	National	N

Survey of Credit Card Plans

16.25%	F		25
16.25%	F		25
16.25%	F		25
15.9%	V	1	25
18%	F		30
16.9%	F		25
17.67%	V	5	25
12.25%	V	1	25
18.9%	F		25
16.82%	V	5	25
16.9%	F		25
15.4%	V	1	25
19.8%	F		25
19.8%	F		25
17.25%	V	1	25
19.8%	F		25
18%	F		25
19.8%	F		30

Survey of Credit Card Plans

$24.00	4, 6	(800) 272-2566
$24.00	4, 6	(808) 272-2566
$24.00	4, 6	(808) 272-2566
$0.00	4	(800) 323-6276
$15.00	4, 5, 8	(800) 572-4004
$0.00	N.R.	(937) 324-6828
$20.00	3, 4, 5, 6, 8, 10	(208) 387-3640
$0.00	N.R.	(800) 221-8890
$15.00	3, 4	(800) 445-9934
$20.00	4, 8	(208) 387-3640
$0.00	N.R.	(937) 324-6828
$20.00	2, 3, 4, 5, 7, 8, 10	(800) 950-5114
$0.00	4	(800) 822-8472
$0.00	4	(800) 822-8472
$20.00	2	(513) 639-6114
$0.00	4	(800) 822-8472
$12.00	N.R.	(800) 762-2616
$20.00	2, 3, 4, 7, 10	(800) 441-7681

Survey of Credit Card Plans

07/31/1995	CHASE MANHATTAN BANK (USA), THE	CLASSIC VISA & CLASSIC MASTERCARD	National	N
01/31/1996	CHASE MANHATTAN BANK (USA), THE	CLASSIC VISA & CLASSIC MASTERCARD	National	N
07/31/2008	UNION BANK AND TRUST COMPANY	CLASSIC VISA CREDIT CARD	Regional	R
01/31/1994	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA / MASTERCARD	Single State	OR
01/31/1995	UNITED STATES NATIONAL BANK OF OREGON	CLASSIC VISA / MASTERCARD	Single State	OR
07/31/1992	FLEET NATIONAL BANK	CLASSIC VISA & MASTERCARD	National	N
07/31/1993	FLEET NATIONAL BANK	CLASSIC VISA & MASTERCARD	National	N
01/31/1993	FLEET NATIONAL BANK	CLASSIC VISA & MASTERCARD	National	N
01/31/1994	FLEET BANK OF MASSACHUSETTS, NATIONAL ASSOCIATION	CLASSIC VISA & MASTERCARD	National	N
01/31/1994	FLEET BANK, NATIONAL ASSOCIATION	CLASSIC VISA & MASTERCARD	National	N
01/31/1994	FLEET NATIONAL BANK	CLASSIC VISA & MASTERCARD	National	N
01/31/1992	FLEET NATIONAL BANK	CLASSIC VISA & MASTERCARD	National	N
07/31/1993	FIRST OF AMERICA BANK-MICHIGAN, N.A.	CLASSIC VISA/MASTERCARD	Single State	MI

Survey of Credit Card Plans

	17.4%	V	1	30
	17.15%	V	1	30
	15%	V	1	25
	15.4%	V	1	25
	17.9%	V	1	25
	14.9%	V	1	25
	14.4%	V	1	25
	14.9%	V	1	25
	14.4%	V	1	25
	14.4%	V	1	25
	14.4%	V	1	25
	17.9%	F		25
	18%	F		25

Survey of Credit Card Plans

$20.00	2, 3, 4, 7, 10	(800) 441-7681
$20.00	2, 3, 4, 7, 10	(800) 441-7681
$0.00	10	(402) 323-1127
$15.00	4	(800) 445-9934
$15.00	4	(800) 291-6687
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$25.00	4	(800) 537-3777
$20.00	N.R.	(616) 376-4000

Survey of Credit Card Plans

07/31/2011	COMPASS BANK	CLEAR POINTS VISA	Regional	R
07/31/2010	COMPASS BANK	CLEAR POINTS VISA	Regional	R
01/31/2011	COMPASS BANK	CLEAR POINTS VISA	Regional	R
07/31/2012	COMPASS BANK	CLEAR POINTS VISA	National	
01/31/2012	COMPASS BANK	CLEAR POINTS VISA	Regional	R
07/31/1996	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1993	COMERICA BANK	COMERICA CLASSIC CARD	National	N
01/31/1998	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1997	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1992	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1995	COMERICA BANK	COMERICA CLASSIC CARD	National	N
01/31/1995	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1992	MANUFACTURERS BANK, NATIONAL ASSOCIATION	COMERICA CLASSIC CARD	National	N
01/31/1993	COMERICA BANK	COMERICA CLASSIC CARD	National	N
01/31/1997	COMERICA BANK	COMERICA CLASSIC CARD	National	N

Survey of Credit Card Plans

15.24%	V	1		25
12.24%	V	1		25
15.24%	V	1		25
15.24%	V	1	11.99%	25
15.24%	V	1		25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25
16.75%	F			25

Survey of Credit Card Plans

$0.00		N.R.	(800) 239-5175
$0.00		N.R.	(800) 239-5175
$0.00		N.R.	(800) 239-5175
$0.00	$35.00	N.R.	(800) 239-5175
$0.00		N.R.	(800) 239-5175
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012

Survey of Credit Card Plans

01/31/1996	COMERICA BANK	COMERICA CLASSIC CARD	National	N
07/31/1994	COMERICA BANK	COMERICA CLASSIC CARD.	National	N
01/31/1994	COMERICA BANK	COMERICA CLASSIC CARD.	National	N
07/31/2002	COMMERCE BANK, NATIONAL ASSOCIATION	COMMERCE BANK VISA GOLD	Regional	R
01/31/2005	COMMERCE BANK, NATIONAL ASSOCIATION	COMMERCE BANK VISA GOLD	Regional	R
01/31/2003	COMMERCE BANK, NATIONAL ASSOCIATION	COMMERCE BANK VISA GOLD	Regional	R
01/31/2002	COMMERCE BANK, NATIONAL ASSOCIATION	COMMERCE BANK VISA GOLD	Regional	R
01/31/2005	COMMERCE BANK & TRUST COMPANY	COMMERCE BANK VISA PLATINUM	Single State	MA
07/31/2004	COMMERCE BANK & TRUST COMPANY	COMMERCE BANK VISA PLATINUM	Single State	MA
07/31/2012	CITY NATIONAL BANK	COMMERCIAL CARD	Regional	CA, GA, NV, NY, TN
01/31/2002	COMMUNITY FIRST BANK & TRUST	COMMUNITY FIRST CLASSIC CARD	Single State	OH
07/31/1994	COLUMBUS BANK AND TRUST COMPANY	COMPUSERVE VISA CLASSIC	National	N
01/31/1996	COLUMBUS BANK AND TRUST COMPANY	COMPUSERVE VISA GOLD	National	N

Survey of Credit Card Plans

16.75%	F			25
16.75%	F			25
16.75%	F			25
13.9%	F			25
13.9%	F			25
12.9%	F			25
13.9%	F			25
13.99%	V	9		25
13.99%	V	9		25
15.96%	F		0%	25
12.75%	V	1		25
14.9%	V	1		25
12.9%	V	1		25

Survey of Credit Card Plans

$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$15.00		4	(800) 841-0012
$0.00		2, 4, 6	(856) 439-3148
$0.00		2, 3, 4, 6	(800) 937-2000
$0.00		2, 3, 4, 6	(800) 937-2000
$0.00		2, 4, 6	(800) 937-2000
$0.00		2, 6, 9	(800) 698-2265
$0.00		2, 6, 9	(800) 698-2265
$50.00	$35.00	2, 3, 6, 10	(800) 998-6206
$0.00		N.R.	(800) 221-8890
$12.00		N.R.	(800) 487-5391
$0.00		N.R.	(800) 487-5391

Survey of Credit Card Plans

01/31/1997	COLUMBUS BANK AND TRUST COMPANY	COMPUSERVE VISA GOLD	National	N
07/31/1995	COLUMBUS BANK AND TRUST COMPANY	COMPUSERVE VISA GOLD	National	N
07/31/2001	WASHINGTON MUTUAL BANK	CONSUMER VISA	National	N
07/31/2012	BMO HARRIS BANK NATIONAL ASSOCIATION	CONSUMER VISA	Regional	AZ, FL, IL, IN, KS, MN, MO, NV, WI
01/31/2004	WASHINGTON MUTUAL BANK	CONSUMER VISA	Single State	OR
07/31/2003	WASHINGTON MUTUAL BANK	CONSUMER VISA	Single State	OR
01/31/1997	FIDELITY NATIONAL BANK	CONSUMER VISA CARD	National	N
07/31/1997	FIDELITY NATIONAL BANK	CONSUMER VISA CARD	National	N
01/31/1991	SHAWMUT BANK, NATIONAL ASSOCIATION	CREDIT CARD SERVICE CENTER	Regional	R
01/31/2002	CROSS COUNTRY BANK	CROSS COUNTRY BANK VISA	National	N
01/31/2010	COMMUNITY STATE BANK	CSB VISA & MASTERCARD	Single State	MI
01/31/1994	DIAL BANK	DIAL BANK MASTERCARD/VISA	National	N
01/31/1992	DIAL BANK	DIAL VISA/MASTERCARD	National	N
07/31/1995	GREENWOOD TRUST COMPANY	DISCOVER	National	N
01/31/1995	GREENWOOD TRUST COMPANY	DISCOVER	National	N
01/31/2002	DISCOVER BANK	DISCOVER	National	N

Survey of Credit Card Plans

12.9%	V	1		25
15.9%	V	1		25
15.65%	V	1		30
8.24%	V	1	4.99%	26
12.9%	V	1		25
12.9%	V	1		25
17.9%	F			25
17.9%	F			25
16.86%	V	3		25
20.99%	V	1		0
9.9%	F			25
19.8%	F			25
19.8%	F			25
17.9%	V	1		25
17.4%	V	1		25
14.99%	F			25

Survey of Credit Card Plans

$0.00		3, 4, 6	(800) 487-5391
$0.00		N.R.	(800) 487-5391
$15.00		N.R.	(503) 520-6710
$0.00	$25.00	N.R.	(888) 340-2265
$15.00		N.R.	(800) 356-1244
$15.00		N.R.	(800) 356-1244
$20.00		4, 6	(800) 753-2900
$20.00		4, 6	(404) 639-6746
$24.00		N.R.	(800) 431-4011
$50.00		N.R.	(561) 982-9111
$0.00		4	(989) 865-9945
$20.00		N.R.	(605) 336-3933
$20.00		N.R.	(605) 336-3933
$0.00		7, 10	(800) 347-2683
$0.00		1, 10	(800) 347-2683
$0.00		1, 4, 7	(800) 347-2683

Survey of Credit Card Plans

07/31/2003	DISCOVER BANK	DISCOVER	National	N
07/31/2004	DISCOVER BANK	DISCOVER	National	N
01/31/2005	DISCOVER BANK	DISCOVER	National	N
07/31/1994	GREENWOOD TRUST COMPANY	DISCOVER	National	N
07/31/1991	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/1998	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/1990	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/2012	GE CAPITAL RETAIL BANK	DISCOVER CARD	National	N
07/31/1990	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/2011	GE MONEY BANK	DISCOVER CARD	National	N
01/31/1999	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/1991	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/2011	GE MONEY BANK	DISCOVER CARD	National	N
07/31/2010	GE MONEY BANK	DISCOVER CARD	National	N
01/31/2010	GE MONEY BANK	DISCOVER CARD	National	N
01/31/1992	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/1998	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/2009	GE MONEY BANK	DISCOVER CARD	National	N
07/31/1992	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/2009	GE MONEY BANK	DISCOVER CARD	National	N
07/31/2008	GE MONEY BANK	DISCOVER CARD	National	N
01/31/1993	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N

Survey of Credit Card Plans

	13.74%	F		25
	13.99%	F		25
	13.99%	F		25
	16.15%	F		25
	19.8%	F		25
	17.4%	V	1	25
	19.8%	F		25
	15.87%	V	1	0
	19.8%	F		25
	15.87%	V	1	0
	19.89%	V	1	25
	19.8%	F		25
	15.87%	V	1	0
	15.87%	V	1	0
	15.87%	V	1	0
	19.8%	F		25
	17.4%	V	1	25
	15.87%	V	1	0
	19.8%	F		25
	15.12%	V	1	0
	15.12%	V	1	0
	19.8%	F		25

Survey of Credit Card Plans

$0.00	1, 4, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	7	(800) 347-2683
$0.00	1, 4, 7	(800) 347-2683
$0.00	1, 4, 7	(800) 347-2683
$0.00	1, 7	(800) 347-2683
$0.00	N.R.	(800) 417-8321
$0.00	1, 7	(800) 347-2683
$0.00	N.R.	(800) 417-8321
$0.00	1, 4, 7	(800) 347-2683
$0.00	1, 4, 7	(800) 347-2683
$0.00	N.R.	(800) 417-8321
$0.00	N.R.	(800) 417-8321
$0.00	N.R.	(800) 417-8321
$0.00	1	(800) 347-2683
$0.00	1, 4, 7	(800) 347-2683
$0.00	N.R.	(800) 417-8321
$0.00	1	(800) 347-2683
$0.00	N.R.	(800) 417-8321
$0.00	N.R.	(800) 417-8321
$0.00	1	(800) 347-2683

Survey of Credit Card Plans

01/31/2000	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/2008	GE MONEY BANK	DISCOVER CARD	National	N
07/31/1993	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/2001	DISCOVER BANK	DISCOVER CARD	National	N
01/31/1994	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/1997	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/2005	DISCOVER BANK	DISCOVER CARD	National	N
07/31/2002	DISCOVER BANK	DISCOVER CARD	National	N
01/31/1996	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/1997	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
07/31/1996	GREENWOOD TRUST COMPANY	DISCOVER CARD	National	N
01/31/2003	DISCOVER BANK	DISCOVER CARD	National	N
07/31/1999	GREENWOOD TRUST COMPANY	DISCOVER CARD.	National	N
07/31/2012	DISCOVER BANK	DISCOVER MORE	National	
01/31/2011	DISCOVER BANK	DISCOVER MORE CARD	National	N
01/31/2010	DISCOVER BANK	DISCOVER MORE CARD	National	N
07/31/2010	DISCOVER BANK	DISCOVER MORE CARD	National	N
01/31/2012	DISCOVER BANK	DISCOVER MORE CARD	National	N
01/31/2009	DISCOVER BANK	DISCOVER MORE CARD	National	N
07/31/2011	DISCOVER BANK	DISCOVER MORE CARD	National	N
07/31/2009	DISCOVER BANK	DISCOVER MORE CARD	National	N

Survey of Credit Card Plans

	16.99%	F			25
	16.12%	V	1		0
	14.9%	V	1		25
	14.99%	F			25
	14.9%	V	1		25
	17.4%	V	1		25
	13.99%	F			25
	13.99%	F			25
	17.65%	V	1		25
	17.15%	V	1		25
	17.15%	V	1		25
	13.99%	F			25
	19.99%	F			25
	16.49%	V	1	13.24%	25
	16.49%	V	1		25
	16.5%	V	1		25
	19.75%	V	1		25
	16.49%	V	1		25
	12.49%	V	1		25
	16.49%	V	1		25
	14.75%	V	1		25

Survey of Credit Card Plans

$0.00		1, 4, 7	(800) 347-2683
$0.00		N.R.	(800) 417-8321
$0.00		1, 10	(800) 347-2683
$0.00		1, 4, 7	(800) 347-2683
$0.00		1, 10	(800) 347-2683
$0.00		1, 4, 7	(800) 347-2683
$0.00		1, 4, 6, 7, 9	(800) 347-2683
$0.00		1, 4, 7	(800) 347-2683
$0.00		1, 4, 5, 7, 10	(800) 347-2683
$0.00		1, 4, 5, 7	(800) 347-2683
$0.00		1, 4, 5, 7, 10	(800) 347-2683
$0.00		1, 4, 7, 9	(800) 347-2623
$0.00		1, 4, 7	(800) 347-2683
$0.00	$35.00	1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 4, 6, 7, 9	(800) 347-2683
$0.00		1, 2, 3, 4, 6, 9, 10	(800) 347-2683
$0.00		1, 4, 6, 7, 9	(800) 347-2683

Survey of Credit Card Plans

01/31/2008	DISCOVER BANK	DISCOVER MORE CARD (PLATINUM)	National	N
07/31/2008	DISCOVER BANK	DISCOVER MORE CARD (PLATINUM)	National	N
01/31/2007	DISCOVER BANK	DISCOVER PLATINUM CARD	National	N
07/31/2006	DISCOVER BANK	DISCOVER PLATINUM CARD	National	N
01/31/2006	DISCOVER BANK	DISCOVER PLATINUM CARD	National	N
07/31/2007	DISCOVER BANK	DISCOVER PLATINUM CARD	National	N
07/31/1992	DOMINION BANK, NATIONAL ASSOCIATION	DOMINION VISA	Regional	R
07/31/1990	DOMINION BANK, NATIONAL ASSOCIATION	DOMINION VISA	Regional	R
01/31/1993	DOMINION BANK, NATIONAL ASSOCIATION	DOMINION VISA	Regional	R
07/31/1993	FIRST UNION NATIONAL BANK OF VIRGINIA	DOMINION VISA	Regional	R
01/31/1992	DOMINION BANK, NATIONAL ASSOCIATION	DOMINION VISA	Regional	R
01/31/1990	DOMINION BANK, NATIONAL ASSOCIATION	DOMINION VISA	Regional	R
01/31/1991	DOMINION BANK, NATIONAL	DOMINION VISA	Regional	R

Survey of Credit Card Plans

14.99%	F		25
13.99%	V	1	25
13.99%	V	1	25
13.99%	V	1	25
13.99%	V	1	25
12.99%	V	1	25
17.39%	F		25
17.39%	F		25
17.39%	F		25
17.39%	F		25
17.39%	F		25
17.39%	F		25
17.39%	F		25

Survey of Credit Card Plans

$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$0.00	1, 4, 6, 7, 9	(800) 347-2683
$18.00	4	(800) 955-4670
$18.00	4	(800) 334-4670
$18.00	4	(800) 955-4670
$18.00	4	(800) 955-4670
$18.00	4	(800) 955-4670
$18.00	4	(800) 334-4670
$18.00	4	(800) 955-4670

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1998	EUROPEAN AMERICAN BANK	EAB/TWA VISA	National	N
07/31/2009	TD BANK, N.A.	EASY REWARDS VISA	National	N
07/31/2002	EISENHOWER NATIONAL BANK	EISENHOWER PLATINUM VISA	National	N
01/31/2000	COMMUNITY FIRST NATIONAL BANK	ELAN CREDIT CARD	National	N
01/31/1997	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN MASTERCARD	Regional	R
01/31/1992	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTERCARD	Regional	R
07/31/1992	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTERCARD	Regional	R
07/31/1991	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTERCARD	Regional	R
01/31/1990	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTERCARD	Regional	R
07/31/1990	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTERCARD	Regional	R
01/31/1991	FIRST WISCONSIN NATIONAL BANK MILWAUKEE	ELAN MASTER CARD	Regional	R
01/31/1995	FIRSTAR BANK MILWAUKEE, NATIONAL ASSOCIATION	ELAN MASTERCARD AND VISA	Regional	R
01/31/1996	FIRSTAR CREDIT CARD BANK, NATIONAL ASSOCIATION	ELAN MASTERCARD AND VISA	Regional	R
07/31/1996	FIRSTAR CREDIT CARD BANK,	ELAN MASTERCARD	Regional	R

Survey of Credit Card Plans

18.4%	V	1	25
14.24%	V	1	25
10.92%	F		25
15.65%	V	1	25
18.15%	V	1	25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
18.15%	V	1	25

Survey of Credit Card Plans

$50.00	4, 5	(800) 322-8921
$0.00	3, 4, 6, 9	(888) 561-8861
$0.00	2, 3, 6, 9	(888) 454-5336
$20.00	2, 5, 6	(800) 558-3424
$20.00	4, 10	(800) 558-3424
$15.00	4, 8	(414) 765-4357
$15.00	4, 8	(414) 765-4057
$15.00	4, 8	(414) 765-4357
$15.00	4, 8	(414) 765-4357
$15.00	4, 8	(414) 765-4357
$15.00	4, 8	(414) 765-4357
$15.00	4	(800) 558-3424
$15.00	4	(800) 558-3424
$20.00	4	(800) 558-3424

Survey of Credit Card Plans

	NATIONAL ASSOCIATION	AND VISA		
07/31/1995	FIRSTAR CREDIT CARD BANK, NATIONAL ASSOCIATION	ELAN MASTERCARD AND VISA	Regional	R
01/31/1994	FIRSTAR BANK MILWAUKEE, NATIONAL ASSOCIATION	ELAN MASTERCARD AND VISA.	Regional	R
07/31/1994	FIRSTAR BANK MILWAUKEE, NATIONAL ASSOCIATION	ELAN MASTERCARD AND VISA.	Regional	R
07/31/1993	FIRSTAR BANK MILWAUKEE, NATIONAL ASSOCIATION	ELAN MASTERCARD & VISA	Regional	R
01/31/1993	FIRSTAR BANK MILWAUKEE, NATIONAL ASSOCIATION	ELAN MASTERCARD/VISA	Regional	R
01/31/2000	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN REGULAR MASTERCARD/VISA	Regional	R
01/31/1998	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN REGULAR VISA & MASTERCARD	Regional	R
07/31/1997	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN REGULAR VISA & MASTERCARD	Regional	R
01/31/1999	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN REGULAR VISA,MASTERCARD	Regional	R
01/31/1999	FIRSTAR BANK WISCONSIN	ELAN REGULAR VISA,MASTERCARD	Regional	R
07/31/1998	FIRSTAR BANK U.S.A., NATIONAL ASSOCIATION	ELAN REGULAR VISA, MASTERCARD	Regional	R
07/31/1998	FIRSTAR BANK WISCONSIN	ELAN REGULAR VISA, MASTERCARD	Regional	R
07/31/1999	FIRSTAR BANK U.S.A., NATIONAL	ELAN REGULAR	Regional	R

Survey of Credit Card Plans

18%	F		25
18%	F		25
18%	F		25
18%	F		25
18%	F		25
16.4%	V	1	25
18.15%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
15.65%	V	1	25

Survey of Credit Card Plans

$15.00	4	(800) 558-3424
$15.00	4	(800) 765-4357
$15.00	4	(474) 765-4357
$15.00	4	(414) 765-4357
$15.00	4, 8	(414) 765-4357
$20.00	2, 3, 4, 5, 6, 8, 9, 10	(800) 558-3424
$20.00	4, 5, 10	(800) 558-3424
$20.00	4, 10	(800) 558-3424
$20.00	4, 5, 10	(800) 558-3424
$20.00	4, 5, 10	(800) 558-3424
$20.00	4, 5, 10	(800) 558-3424
$20.00	4, 5, 10	(800) 558-3424
$20.00	2, 3, 4, 5, 6, 8, 9, 10	(800) 558-3424

Survey of Credit Card Plans

	ASSOCIATION	VISA/MASTERCARD		
07/31/1999	FIRSTAR BANK, NATIONAL ASSOCIATION	ELAN REGULAR VISA/MASTERCARD	Regional	R
07/31/1999	FIRSTAR BANK WISCONSIN	ELAN REGULAR VISA/MASTERCARD	Regional	R
01/31/2009	JOHNSON BANK	ELAN VISA	National	N
07/31/2009	JOHNSON BANK	ELAN VISA	National	N
01/31/2010	JOHNSON BANK	ELAN VISA	National	N
07/31/2010	JOHNSON BANK	ELAN VISA PLATINUM	National	N
01/31/2011	JOHNSON BANK	ELAN VISA SIGNATURE	National	N
01/31/2012	JOHNSON BANK	ELAN VISA SIGNATURE	National	N
07/31/2012	JOHNSON BANK	ELAN VISA SIGNATURE	National	
07/31/2011	JOHNSON BANK	ELAN VISA SIGNATURE	National	N
01/31/1990	EMPIRE OF AMERICA FEDERAL SAVINGS BANK	EMPIRE OF AMERICA VISA CLASSIC	Regional	R
07/31/2005	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES / ANB	National	N
01/31/2008	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES / ANB	National	N
01/31/2007	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES / ANB	National	N
07/31/2006	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES / ANB	National	N
07/31/2007	ANB FINANCIAL NATIONAL	ESCAPES / ANB	National	N

Survey of Credit Card Plans

15.65%	V	1		25
15.65%	V	1		25
13.74%	V	1		25
13.74%	V	1		25
13.74%	V	1		25
15.49%	V	1		27
15.49%	V	1		27
15.49%	V	1		27
15.49%	V	1	12.24%	27
15.49%	V	1		27
18%	F			30
8.25%	F			28
8.25%	F			28
8.25%	F			28
8.25%	F			28
8.25%	F			28

Survey of Credit Card Plans

$20.00		2, 3, 4, 5, 6, 8, 9, 10	(800) 558-3424
$20.00		2, 3, 4, 5, 6, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00	$35.00	1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 558-3424
$12.00		4, 10	(800) 962-1883
$0.00		N.R.	(888) 226-5262
$0.00		N.R.	(888) 226-5262
$0.00		N.R.	(888) 226-5262
$0.00		N.R.	(888) 226-5262
$0.00		N.R.	(888) 226-5262

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2006	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES / ANB	National	N
07/31/2004	ARKANSAS NATIONAL BANK	ESCAPES VISA CLASSIC	National	N
01/31/2005	ANB FINANCIAL NATIONAL ASSOCIATION	ESCAPES VISA CLASSIC	National	N
07/31/2010	PNC BANK, NATIONAL ASSOCIATION	EVERYDAY REWARDS VISA	Regional	R
07/31/2009	NATIONAL CITY BANK	EVERYDAY REWARDS VISA	Regional	R
01/31/2010	PNC BANK, NATIONAL ASSOCIATION	EVERYDAY REWARDS VISA	Regional	R
07/31/2008	NATIONAL CITY BANK	EVERYDAY REWARDS VISA	Regional	R
01/31/2009	NATIONAL CITY BANK	EVERYDAY REWARDS VISA	Regional	R
07/31/1999	GE CAPITAL CONSUMER CARD COMPANY	EXXON	National	N
01/31/2000	BANCORPSOUTH BANK	FABRIC CARD MASTERCARD	National	N
07/31/1998	BANCORPSOUTH BANK	FABRIC CARD MASTERCARD	National	N
01/31/1999	BANCORPSOUTH BANK	FABRIC CARD MASTERCARD	National	N
01/31/2002	BANCORPSOUTH BANK	FABRIC CARD MASTERCARD	National	N

Survey of Credit Card Plans

8.25%	F		28
8.25%	F		28
8.25%	F		28
11.99%	V	1	25
12.99%	V	1	20
15.99%	V	1	20
9.99%	V	1	20
12.99%	V	1	20
16.16%	V	1	25
15.65%	V	1	25
16.4%	V	1	25
15.65%	V	1	25
13.9%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(888) 226-5262
$0.00	N.R.	(888) 226-5262
$0.00	N.R.	(888) 226-5262
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	N.R.	(800) 677-1050
$0.00	1	(800) 844-2723
$0.00	1	(800) 844-2723
$0.00	1	(800) 844-2723
$0.00	1	(800) 844-2723

Survey of Credit Card Plans

07/31/1999	BANCORPSOUTH BANK	FABRIC CARD MASTERCARD	National	N
01/31/2007	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL	Single State	OH
01/31/2012	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
01/31/2010	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2011	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2010	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2008	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
01/31/2011	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2009	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2007	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
01/31/2008	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
01/31/2009	FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	FAIRFIELD FEDERAL VISA GOLD	Single State	OH
07/31/2012	FAIRFIELD FEDERAL SAVINGS AND LOAN	FAIRFIELD FEDERAL VISA GOLD	Single State	OH

Survey of Credit Card Plans

15.65%	V	1		25
12.25%	V	1		24
7.25%	V	1		25
8%	V	1		25
7.25%	V	1		25
7.25%	V	1		25
9%	V	1		25
7.25%	V	1		25
8%	V	1		25
12.25%	V	1		25
10.5%	V	1		25
8%	V	1		25
7.25%	V	1	4%	25

Survey of Credit Card Plans

$0.00		1	(800) 844-2723
$12.00		1	(800) 650-0987
$0.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$0.00		10	(800) 650-0987
$0.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$0.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$12.00		10	(800) 650-0987
$0.00	$15.00	10	(800) 650-0987

Survey of Credit Card Plans

07/31/2012	VINTON COUNTY NATIONAL BANK OF MCARTHUR, THE	FAVOR VISA PLATINUM	Single State	OH
01/31/2011	VINTON COUNTY NATIONAL BANK OF MCARTHUR, THE	FAVOR VISA PLATINUM	Single State	OH
01/31/2012	VINTON COUNTY NATIONAL BANK OF MCARTHUR, THE	FAVOR VISA PLATINUM	Single State	OH
01/31/2003	FDS BANK	FDS BANK VISA	National	N
01/31/2004	FDS BANK	FDS BANK VISA	National	N
07/31/2003	FDS BANK	FDS BANK VISA	National	N
07/31/2004	FDS BANK	FDS BANK VISA	National	N
01/31/1999	FIFTH THIRD BANK	FIFTH THIRD "SELECT VISA"	Regional	R
01/31/1998	FIFTH THIRD BANK, THE	FIFTH THIRD SELECT VISA	Regional	R
07/31/1997	FIFTH THIRD BANK, THE	FIFTH THIRD SELECT VISA	National	N
01/31/1998	FIFTH THIRD BANK OF KENTUCKY, INC.	FIFTH THIRD VISA SELECT	Regional	R
01/31/1991	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANKS VISA	Regional	R
07/31/1991	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANKS VISA	National	N
07/31/1990	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA	Regional	R
07/31/1992	FIRST BANK OF SOUTH DAKOTA	FIRST BANK VISA	National	N

Survey of Credit Card Plans

9.15%	V	1	5.9%	25
9.15%	V	1		25
9.15%	V	1		25
15.15%	V	1		25
14.9%	V	1		25
15.15%	V	1		25
14.9%	V	1		25
14.65%	V	1		25
15.4%	V	1		25
15.9%	V	1		25
15.4%	V	1		25
19.8%	F			25
19.8%	F			25
19.8%	F			25
16.8%	F			25

Survey of Credit Card Plans

$0.00	$25.00	10	(800) 542-5004
$0.00		9, 10	(800) 542-5004
$0.00		9, 10	(800) 542-5004
$0.00		N.R.	(800) 267-8472
$0.00		N.R.	(800) 267-8472
$0.00		N.R.	(800) 267-8472
$0.00		N.R.	(513) 573-2167
$18.00		9, 10	(513) 744-8465
$18.00		N.R.	(800) 972-3030
$18.00		4	(800) 972-3030
$18.00		N.R.	(800) 972-3030
$15.00		4	(800) 328-8302
$15.00		4	(800) 343-1577
$15.00		4	(800) 328-8302
$20.00		4, 5	(800) 285-8585

Survey of Credit Card Plans

	(NATIONAL ASSOCIATION)			
01/31/1992	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA	National	N
01/31/1994	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA	National	N
07/31/1994	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA	National	N
01/31/1993	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA	National	N
01/31/1990	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	FIRST BANK VISA.	Regional	R
01/31/1990	FCC NATIONAL BANK	FIRST CARD	National	N
07/31/1998	FCC NATIONAL BANK	FIRST CARD VISA CLASSIC	National	N
01/31/1998	FCC NATIONAL BANK	FIRST CARD VISA CLASSIC	National	N
07/31/1997	FCC NATIONAL BANK	FIRST CARD VISA CLASSIC	National	N
01/31/1999	FCC NATIONAL BANK	FIRST CARD VISA CLASSIC	National	N
01/31/1993	FCC NATIONAL BANK	FIRSTCARD VISA CLASSIC	National	N
01/31/1995	FCC NATIONAL BANK	FIRST CARD VISA GOLD	National	N
01/31/1990	FIRST CITY BANK - SIOUX FALLS, NATIONAL ASSOCIATION	FIRST CITY, TEXAS MASTERCARD.	National	N

Survey of Credit Card Plans

19.8%	F		25
14.9%	V	1	25
15%	V	1	25
16.8%	F		25
19.8%	F		25
20.4%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
17.65%	V	1	25
19.8%	V	1	25
18.4%	V	1	25
19.8%	F		25

Survey of Credit Card Plans

$20.00	4, 5	(800) 285-8585
$20.00	4, 5	(800) 285-8585
$20.00	4, 5	(800) 285-8585
$20.00	4, 5	(800) 285-8585
$15.00	4	(800) 328-8302
$0.00	N.R.	(708) 931-1030
$0.00	N.R.	(800) 368-4535
$0.00	N.R.	(800) 368-4535
$0.00	N.R.	(800) 368-4535
$0.00	N.R.	(800) 368-4535
$20.00	4, 7, 10	(800) 368-4535
$0.00	2, 3, 4, 6, 10	(800) 368-4535
$18.00	2, 3, 4, 7, 10	(800) 641-7878

Survey of Credit Card Plans

07/31/1993	FIRST CONSUMERS NATIONAL BANK	FIRST CONSUMERS NATIONAL BANK	National	N
07/31/1990	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
01/31/1990	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
01/31/1992	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
07/31/1992	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
01/31/1991	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
07/31/1991	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	FIRST FIDELITY VISA	Regional	R
07/31/1993	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL BANK-VISA	National	N
01/31/1993	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL BANK-VISA	National	N
07/31/1991	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA	National	N
01/31/1992	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA	National	N
01/31/1996	FIRST FINANCIAL BANK	FIRST FINANCIAL VISA	National	N
07/31/1995	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA	National	N
01/31/1995	FIRST FINANCIAL BANK, FEDERAL	FIRST FINANCIAL VISA	National	N

Survey of Credit Card Plans

	18.9%	V	1	30
	18.8%	F		25
	18.8%	F		25
	18.8%	F		25
	18.8%	F		25
	18.8%	F		25
	18.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25
	17.8%	F		25

Survey of Credit Card Plans

$20.00	2, 3, 4	(800) 234-3262
$15.00	4, 6	(800) 634-7103
$15.00	4, 6	(800) 634-7103
$15.00	4, 5	(800) 338-0644
$15.00	4, 5	(800) 338-0644
$15.00	4, 6	(800) 634-7103
$15.00	4, 5	(800) 338-0644
$15.00	1, 2, 3, 4, 5, 6, 7, 8, 10	(800) 345-7708
$15.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 345-7708
$15.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 472-7708
$15.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 345-7708
$15.00	1, 4, 5, 6	(800) 472-7708
$15.00	1, 4, 5, 6	(800) 472-7708
$15.00	1, 2, 3, 4, 5, 6, 10	(800) 472-7708

Survey of Credit Card Plans

	SAVINGS BANK			
01/31/1990	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA	National	N
07/31/1992	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA	Regional	R
01/31/1994	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA.	National	N
07/31/1994	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	FIRST FINANCIAL VISA.	National	N
01/31/2000	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA	Regional	R
07/31/1999	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA	Regional	R
01/31/1999	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA	Regional	R
07/31/2003	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA PLATINUM	Regional	R
07/31/2001	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA PLATINUM	Regional	R
07/31/2002	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA PLATINUM	Regional	R
01/31/2002	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA PLATINUM	Regional	R
01/31/2003	FIRST INTERSTATE BANK	FIRST INTERSTATE VISA PLATINUM	Regional	R
01/31/2002	FIRST NATIONAL BANK	FIRST NATIONAL	National	N

Survey of Credit Card Plans

18%	F		30
17.8%	F		25
17.8%	F		25
17.8%	F		25
14.88%	F		25
14.86%	F		25
14.88%	F		25
12%	V	1	25
12.88%	F		25
12%	V	1	25
12%	V	1	25
12%	V	1	25
18.9%	F		25

Survey of Credit Card Plans

$15.00	4, 5, 8, 10	(715) 345-3400
$15.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 472-7708
$15.00	1, 2, 3, 4, 5, 6, 10	(800) 472-4684
$15.00	1, 2, 3, 4, 5, 6, 10	(800) 472-7708
$12.00	4, 5, 10	(406) 255-5080
$12.00	4, 5, 10	(406) 255-5080
$12.00	4, 5, 10	(406) 255-5080
$20.00	4, 5, 6, 8, 10	(406) 255-5434
$20.00	4, 5, 6, 8, 10	(406) 255-5109
$20.00	4, 5, 6, 8, 10	(406) 255-5434
$20.00	4, 5, 6, 8, 10	(406) 255-5434
$20.00	4, 5, 6, 8, 10	(406) 255-5434
$50.00	N.R.	(605) 782-3390

Survey of Credit Card Plans

		CREDIT CARD		
07/31/2001	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD	National	N
07/31/2002	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD	National	N
01/31/2011	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD/LEGACY VI	National	N
01/31/2010	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD/LEGACY VI	Regional	R
07/31/2011	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD/LEGACY VI	National	N
07/31/2010	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD/LEGACY VI	National	N
07/31/2009	FIRST NATIONAL BANK	FIRST NATIONAL CREDIT CARD/LEGACY VI	National	N
01/31/2012	FIRST NATIONAL BANK	FIRST NATIONAL LEGACY VISA	National	N
07/31/2012	FIRST NATIONAL BANK	FIRST NATIONAL LEGACY VISA	National	
01/31/1992	FIRST AMERICAN BANK OF VIRGINIA	FIRST PERCENT VISA	National	N
07/31/1991	FIRST AMERICAN BANK OF VIRGINIA	FIRST PERCENT VISA	National	N

Survey of Credit Card Plans

	21%	F			25
	18.9%	F			25
	29.9%	F			25
	15.6%	F			25
	29.9%	F			25
	29.9%	F			25
	18.9%	F			25
	29.9%	F			25
	29.9%	F		0%	25
	14%	V	1		25
	14%	V	1		25

Survey of Credit Card Plans

$50.00		N.R.	(605) 782-3390
$50.00		N.R.	(605) 782-3390
$75.00		4, 6	(888) 883-9824
$0.00		4	(605) 945-3900
$75.00		4, 6	(888) 883-9824
$75.00		4, 6	(888) 883-9824
$50.00		6	(888) 883-9824
$75.00		4, 6	(888) 883-9824
$75.00	$25.00	4, 6	(888) 883-9824
$20.00		1, 2, 3, 4	(800) 572-4004
$20.00		1, 2, 3, 4	(800) 572-4004

Survey of Credit Card Plans

01/31/1993	FIRST AMERICAN BANK OF VIRGINIA	FIRST PERCENT VISA CLASSIC	National	N
07/31/2011	FIRST STATE BANK OF NEWCASTLE	FIRST STATE BANK OF NEWCASTLE VISA/M	Regional	R
01/31/2011	FIRST STATE BANK OF NEWCASTLE	FIRST STATE BANK OF NEWCASTLE VISA/M	Regional	R
01/31/2000	FIRST UNION DIRECT BANK, N.A.	FIRST UNION DIRECT BANK	National	N
01/31/1995	FIRST USA BANK	FIRST USA BANK USA	Regional	R
01/31/2003	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
01/31/2004	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
07/31/2004	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
01/31/1995	FLEET BANK	FLEET VISA	National	N
07/31/2001	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
01/31/2002	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
07/31/2002	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
07/31/2003	FLEET BANK (RI), NATIONAL ASSOCIATION	FLEET VISA	National	N
07/31/1992	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	FLEX VISA	National	N

Survey of Credit Card Plans

14%	V	1		25
14.88%	F			30
14.88%	F			30
16.65%	F			25
14.65%	V	1		25
8.99%	V	9		20
9.1%	V	9		20
9.54%	V	9		20
16.15%	V	1		25
9.99%	F			20
9.99%	F			20
9.99%	F			20
8.49%	V	9		20
17.7%	F			25

Survey of Credit Card Plans

$20.00	1, 2, 3, 4, 8	(800) 572-4004
$9.00	4, 10	(888) 788-2892
$9.00	4, 10	(888) 788-2892
$0.00	10	(704) 590-2443
$0.00	3, 4, 6	(800) 955-9900
$0.00	2, 4, 9, 10	(800) 492-2500
$0.00	2, 4, 9, 10	(800) 225-5353
$0.00	2, 4, 9, 10	(800) 225-5353
$20.00	4	(800) 537-3777
$0.00	2, 4, 6, 9, 10	(800) 780-4594
$0.00	2, 4, 9	(800) 780-4594
$0.00	2, 4, 9, 10	(800) 492-6400
$0.00	2, 4, 9, 10	(800) 492-2500
$20.00	N.R.	(216) 742-7365

Survey of Credit Card Plans

07/31/1993	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	FLEX-VISA	National	N
01/31/1993	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	FLEX/VISA	National	N
01/31/2002	FIRST NATIONAL BANK OF DAMARISCOTTA	FNB DAMARISCOTTA VISA	Single State	ME
07/31/2002	FIRST NATIONAL BANK OF DAMARISCOTTA	FNB DAMARISCOTTA VISA	Single State	ME
01/31/1997	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	FOA GOLD	National	N
01/31/1998	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	FOA GOLD	National	N
07/31/1997	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	FOA GOLD	National	N
07/31/1998	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	FOA-GOLD	National	N
01/31/2010	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN GOLD	National	N
07/31/2009	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN GOLD	National	N
07/31/2010	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN GOLD	National	N
01/31/2008	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN GOLD MASTERCARD	National	N
07/31/2007	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN GOLD MASTERCARD	National	N

Survey of Credit Card Plans

17.7%	F			25
17.7%	F			25
9.72%	V	1		25
9.72%	V	1		25
15.15%	V	1		25
15.4%	V	1		25
15.4%	V	1		25
15.4%	V	1		25
20.99%	V	1		25
19.99%	V	1		25
20.99%	V	1		25
19.99%	V	1		25
20.24%	V	1		25

Survey of Credit Card Plans

$20.00	N.R.	(216) 742-5005
$20.00	N.R.	(216) 742-7365
$0.00	4, 5, 8	(800) 564-3195
$0.00	4, 5, 8	(800) 564-3195
$0.00	2, 4, 6, 10	(800) 423-3883
$0.00	4, 6, 7, 9	(800) 423-3883
$0.00	4, 6, 7	(800) 423-3883
$0.00	2, 3, 4, 6, 7, 9	(800) 423-3883
$0.00	N.R.	(888) 332-4709
$0.00	N.R.	(888) 332-4709
$0.00	N.R.	(888) 332-4709
$0.00	N.R.	(888) 332-4709
$0.00	N.R.	(888) 332-4709

Survey of Credit Card Plans

07/31/2012	WORLD FINANCIAL NETWORK BANK	GANDER MOUNTAIN MASTERCARD	National	
01/31/2009	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN MASTERCARD GOLD	National	N
07/31/2008	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN MASTERCARD GOLD	National	N
01/31/2007	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN PLATINUM MASTERCARD	National	N
07/31/2006	WORLD FINANCIAL NETWORK NATIONAL BANK	GANDER MOUNTAIN PLATINUM MASTERCARD	National	N
01/31/1995	GE CAPITAL CONSUMER CARD COMPANY	G E REWARDS PREFERRED	National	N
01/31/1997	GE CAPITAL CONSUMER CARD COMPANY	G.E. REWARDS PREFERRED	National	N
01/31/1998	GE CAPITAL CONSUMER CARD COMPANY	G.E. REWARDS PREFERRED	National	N
07/31/1997	GE CAPITAL CONSUMER CARD COMPANY	G.E. REWARDS PREFERRED	National	N
07/31/1998	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N
07/31/1995	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N
01/31/1999	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N

Survey of Credit Card Plans

	24.99%	V	1	21.74%	26
	19.99%	V	1		23
	19.99%	V	1		25
	16.24%	V	1		25
	15.99%	V	1		25
	19.8%	F			25
	19.15%	V	1		25
	15.87%	V	1		25
	17.4%	V	1		25
	15.89%	V	1		25
	19.8%	F			25
	13.49%	V	1		25

Survey of Credit Card Plans

$0.00	$35.00	N.R.	(866) 886-1009
$0.00		7	(888) 332-4709
$0.00		7	(888) 332-4709
$0.00		N.R.	(888) 332-4709
$0.00		N.R.	(888) 332-4709
$0.00		N.R.	(513) 677-6736
$0.00		N.R.	(800) 677-1050
$0.00		N.R.	(513) 459-6737
$0.00		N.R.	(513) 459-6937
$0.00		N.R.	(800) 649-1050
$0.00		N.R.	(800) 677-1050
$0.00		N.R.	(800) 677-1050

Survey of Credit Card Plans

01/31/1996	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N
07/31/1996	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N
07/31/1994	GE CAPITAL CONSUMER CARD COMPANY	GE REWARDS PREFERRED	National	N
01/31/2000	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	GM - MASTERCARD REGULAR AFFINITY	National	N
07/31/1999	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	GM-MASTERCARD REGULAR AFFINITY	National	N
07/31/1998	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	GM - SB MASTERCARD REGULAR AFFINITY	National	N
07/31/1997	HANCOCK BANK OF LOUISIANA	GOLD CARD	National	N
07/31/1992	USAA CREDIT CARD BANK	GOLD MASTERCARD	Regional	R
07/31/1996	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
01/31/1996	NATWEST BANK (DELAWARE)	GOLD MASTERCARD	National	N
01/31/1995	TRAVELERS BANK, THE	GOLD MASTERCARD	National	N
07/31/1990	PRIMERICA BANK	GOLD MASTERCARD	National	N
01/31/1995	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
01/31/1992	USAA CREDIT CARD BANK	GOLD MASTERCARD	Regional	R
07/31/1995	FIRST UNION NATIONAL BANK OF GEORGIA	GOLD MASTERCARD	National	N
07/31/1991	PRIMERICA BANK	GOLD MASTERCARD	National	N
01/31/1992	PRIMERICA BANK	GOLD MASTERCARD	National	N

Survey of Credit Card Plans

17.15%	F		25
17.15%	V	1	25
19.8%	F		25
18.9%	V	1	25
18.15%	V	1	25
18.9%	V	1	25
16.9%	V	1	25
12.5%	V	4	25
13.5%	V	1	25
17.4%	V	1	25
16.25%	V	1	25
18.75%	V	1	25
13.5%	V	1	25
13.75%	V	4	25
14.9%	F		25
17.25%	V	1	25
15.25%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 677-1050
$0.00	N.R.	(800) 677-1050
$0.00	N.R.	(513) 677-6736
$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$12.00	4	(800) 487-0217
$20.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 531-8050
$0.00	2, 3, 6	(800) 339-2121
$40.00	4, 6	(800) 677-6677
$0.00	2, 3, 4, 8, 10	(800) 772-7775
$0.00	2, 3, 4, 6, 10	(800) 772-7775
$0.00	2, 3, 6	(800) 339-2121
$20.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 531-8050
$0.00	4, 10	(800) 359-3862
$0.00	2, 3, 4, 6, 10	(800) 772-7775
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775

Survey of Credit Card Plans

07/31/1997	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
01/31/1992	OAK BROOK BANK	GOLD MASTERCARD	Regional	R
01/31/2002	SECOND NATIONAL BANK OF WARREN, THE	GOLD MASTERCARD	Single State	OH
01/31/1996	FIRST UNION NATIONAL BANK OF GEORGIA	GOLD MASTERCARD	National	N
07/31/1992	PRIMERICA BANK	GOLD MASTERCARD	National	N
01/31/1997	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
07/31/1991	OAK BROOK BANK	GOLD MASTERCARD	Regional	R
01/31/1992	BANK OF NEW YORK (DELAWARE), THE	GOLD MASTERCARD	National	N
07/31/1994	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
01/31/1997	OAK BROOK BANK	GOLD MASTERCARD	National	N
01/31/1990	PRIMERICA BANK	GOLD MASTERCARD	National	N
07/31/1990	NBD BANK, NATIONAL ASSOCIATION	GOLD MASTERCARD	Single State	MI
01/31/1995	AMALGAMATED BANK OF CHICAGO	GOLD MASTERCARD	National	N
07/31/1991	BANK OF NEW YORK (DELAWARE), THE	GOLD MASTERCARD	National	N
01/31/1991	NBD BANK, NATIONAL ASSOCIATION	GOLD MASTERCARD	Single State	MI
07/31/1991	NBD BANK, NATIONAL ASSOCIATION	GOLD MASTERCARD	Single State	MI
01/31/1993	USAA CREDIT CARD BANK	GOLD MASTERCARD	Regional	R
07/31/1995	NATWEST BANK (DELAWARE)	GOLD MASTERCARD	National	N
01/31/1991	USAA CREDIT CARD BANK	GOLD MASTERCARD	Regional	R

Survey of Credit Card Plans

13.5%	V	1	25
16.8%	F		25
15.9%	F		25
14.55%	F		25
15.25%	V	1	25
13.5%	V	1	25
16.8%	F		25
15.9%	V	1	30
13.5%	V	1	25
12.9%	V	1	25
19.25%	V	1	25
18%	F		30
13%	V	1	25
16.4%	V	1	30
18%	F		30
16.8%	F		25
12.5%	V	4	25
17.65%	V	1	25
14.02%	V	4	25

Survey of Credit Card Plans

$0.00	2, 3, 6	(800) 339-2121
$0.00	2, 3, 4, 6, 10	(800) 666-1011
$0.00	9	(800) 488-2762
$0.00	4, 10	(800) 359-3862
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$0.00	2, 3, 6	(800) 339-2121
$0.00	2, 3, 4, 6, 10	(800) 666-1011
$25.00	2, 3, 4, 6, 8, 10	(800) 942-1977
$0.00	2, 3, 6	(901) 383-6691
$0.00	2, 3, 4, 5, 6, 7, 10	(800) 666-1011
$0.00	2, 3, 4, 6, 10	(800) 772-7775
$36.00	2, 3, 4, 5, 6, 10	(800) 544-9220
$0.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 365-6464
$25.00	2, 3, 4, 6, 8, 10	(800) 942-1977
$36.00	2, 3, 4, 5, 6, 10	(800) 766-4623
$36.00	2, 3, 4, 5, 6, 10	(800) 766-4623
$0.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 511-8050
$40.00	1, 2, 3, 4, 6, 8	(800) 677-6677
$20.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 531-8050

Survey of Credit Card Plans

01/31/1996	UNION PLANTERS NATIONAL BANK	GOLD MASTERCARD	National	N
07/31/1991	USAA CREDIT CARD BANK	GOLD MASTERCARD	Regional	R
07/31/1992	OAK BROOK BANK	GOLD MASTER CARD	National	N
01/31/1991	PRIMERICA BANK	GOLD MASTER CARD	National	N
01/31/1990	NATIONAL BANK OF DETROIT	GOLD MASTER CARD	Single State	MI
01/31/1990	UNITED JERSEY BANK	GOLD MASTERCARD AND VISA GOLD	Regional	R
07/31/1996	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	GOLD MASTERCARD/VISA	National	N
07/31/1995	TRAVELERS BANK, THE	GOLD VISA & GOLD MASTERCARD	National	N
01/31/1996	TRAVELERS BANK, THE	GOLD VISA & GOLD MASTERCARD	National	N
01/31/1994	IDAHO FIRST BANK	GOLD VISA / MASTERCARD	Regional	R
07/31/2007	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2008	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
07/31/2008	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2009	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
07/31/2010	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH

Survey of Credit Card Plans

13.5%	V	1	25
13.75%	V	4	25
16.8%	F		25
18.75%	V	1	25
18%	F		30
16.8%	F		25
15.15%	V	1	25
17.75%	V	1	25
14.4%	V	1	25
9.47%	V	5	25
17.99%	F		25
17.9%	F		25
17.9%	F		25
17.9%	F		25
17.9%	F		25

Survey of Credit Card Plans

$0.00	2, 3, 6	(800) 339-2121
$20.00	2, 3, 4, 5, 6, 7, 8, 10	(800) 531-8050
$0.00	2, 3, 4, 6, 10	(800) 666-1011
$0.00	2, 3, 4, 6, 10	(800) 772-7775
$36.00	2, 3, 4, 5, 6, 10	(800) 544-9220
$35.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 852-2737
$0.00	N.R.	(800) 423-3883
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$35.00	3, 4, 5, 6, 8	(208) 387-3640
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114

Survey of Credit Card Plans

07/31/2006	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2012	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2011	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2007	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2010	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
07/31/2009	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
07/31/2011	GREENVILLE NATIONAL BANK	GREENVILLE NATIONAL BANK VISA	Single State	OH
01/31/2006	HEARTLAND BANK	HEARTLAND BANK	Single State	OH
01/31/1998	FIDELITY NATIONAL BANK	HOME BUYERS WARRANTY VISA	National	N
07/31/1998	FIDELITY NATIONAL BANK	HOME BUYERS WARRANTY - VISA	National	N
07/31/2010	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
01/31/2010	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
01/31/2011	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
01/31/2012	WELLS FARGO FINANCIAL NATIONAL	HOME PROJECTS VISA	National	N

Survey of Credit Card Plans

17.99%	F		25
17.9%	F		25
17.9%	F		25
17.99%	F		25
17.9%	F		25
17.9%	F		25
17.9%	F		25
13.9%	V	1	25
14.9%	F		25
14.9%	F		25
25.99%	V	1	23
23.9%	V	1	22
27.99%	V	1	23
27.99%	V	1	23

Survey of Credit Card Plans

$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(937) 548-1114
$18.00	10	(800) 697-0049
$30.00	4, 6	(800) 753-2900
$30.00	4, 6	(800) 753-2900
$0.00	N.R.	(800) 459-8451
$0.00	N.R.	(800) 459-8451
$0.00	N.R.	(800) 459-8451
$0.00	N.R.	(800) 459-8451

Survey of Credit Card Plans

	BANK			
07/31/2008	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
07/31/2011	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
01/31/2009	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
07/31/2012	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	
07/31/2009	WELLS FARGO FINANCIAL NATIONAL BANK	HOME PROJECTS VISA	National	N
01/31/2000	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	HOUSEHOLD BANK MASTERCARD / REGULAR	National	N
07/31/2003	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	HOUSEHOLD BANK MASTERCARD REGULAR &	National	N
01/31/2004	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	HOUSEHOLD BANK N.A. MASTERCARD REGUL	National	N
01/31/2004	INTERNATIONAL BANK OF COMMERCE	IBC PLATINUM CARD	National	N
01/31/2003	INTERNATIONAL BANK OF COMMERCE	IBC PLATINUM CARD	National	N
07/31/2001	INTERNATIONAL BANK OF COMMERCE	IBC VISA	National	N
07/31/2002	INTERNATIONAL BANK OF	IBC VISA CARD	National	N

Survey of Credit Card Plans

12.9%	V	1		20
27.99%	V	1		23
12.9%	V	1		20
27.99%	V	1	24.74%	23
23.9%	V	1		22
24.74%	V	1		25
16.9%	V	1		25
16.9%	V	1		25
10.99%	V	1		25
10.99%	V	1		25
12.75%	V	1		25
12.99%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(800) 459-8451
$0.00		N.R.	(800) 459-8451
$0.00		N.R.	(800) 459-8451
$0.00	$25.00	N.R.	(800) 459-8451
$0.00		N.R.	(800) 459-8451
$0.00		10	(800) 477-6000
$0.00		1	(800) 477-6000
$0.00		1	(800) 477-6000
$0.00		2, 3, 4, 6, 9	(800) 492-3276
$0.00		2, 3, 4, 6	(800) 492-3276
$0.00		3, 4, 6, 9	(800) 347-2458
$0.00		2, 3, 4, 6, 9	(800) 492-3276

Survey of Credit Card Plans

	COMMERCE			
07/31/1993	INTEGRA BANK/PITTSBURGH	INTEGRA CARD SERVICES	Regional	R
01/31/1993	INTEGRA NATIONAL BANK/PITTSBURGH	INTEGRA CARD SERVICES	Regional	R
01/31/1994	INTEGRA BANK/PITTSBURGH	INTEGRA CARD SERVICES	Regional	R
01/31/1995	MELLON BANK (DE) NATIONAL ASSOCIATION	INTEREST BACK MASTERCARD	National	N
07/31/1998	WATERHOUSE NATIONAL BANK	INVESTORS PRIME CREDIT CARD	National	N
01/31/1998	WATERHOUSE NATIONAL BANK	INVESTORS PRIME CREDIT CARD	National	N
07/31/2002	JUNIPER BANK	JUNIPER MASTERCARD	National	N
07/31/2003	JUNIPER BANK	JUNIPER MASTERCARD	National	N
07/31/2002	WELLS FARGO FINANCIAL NATIONAL BANK	LA - Z- BOY MASTERCARD	National	N
01/31/2003	WELLS FARGO FINANCIAL NATIONAL BANK	LA-Z-BOY MASTERCARD	National	N
01/31/2004	WELLS FARGO FINANCIAL NATIONAL BANK	LAZBOY MASTERCARD	National	N
07/31/2003	WELLS FARGO FINANCIAL NATIONAL BANK	LAZBOY MASTERCARD	National	N
07/31/1996	LEADER FEDERAL BANK FOR SAVINGS	LEADER FEDERAL BANK VISA CLASSIC	Regional	R

Survey of Credit Card Plans

14.9%	V	3	25
14.9%	V	3	25
14.9%	V	3	25
20.4%	V	1	25
13.25%	V	1	25
13.25%	V	1	25
13.99%	V	1	25
11.99%	V	1	25
21%	V	1	25
21%	V	1	25
21%	V	1	25
21%	V	1	25
14.9%	F		25

Survey of Credit Card Plans

$15.00	2, 3, 4, 6	(412) 644-6123
$15.00	2, 4, 5	(800) 352-0186
$15.00	2, 4, 5	(412) 644-7554
$0.00	4, 5, 8	(800) 753-7011
$0.00	10	(888) 771-6201
$0.00	10	(888) 771-6201
$0.00	3, 4, 9, 10	(877) 523-0478
$0.00	2, 3, 6	(877) 523-0478
$18.00	N.R.	(800) 643-3824
$18.00	N.R.	(800) 643-3824
$0.00	N.R.	(800) 643-3824
$18.00	N.R.	(800) 643-3824
$25.00	N.R.	(800) 874-8771

Survey of Credit Card Plans

01/31/2009	TOYOTA FINANCIAL SAVINGS BANK	LEXUS PURSUITS VISA	National	N
07/31/2008	TOYOTA FINANCIAL SAVINGS BANK	LEXUS PURSUITS VISA	National	N
07/31/2004	LIBERTY BANK	LIBERTY BANK PLATINUM VISA/MASTRERCA	Single State	CT
01/31/2000	GE CAPITAL CONSUMER CARD COMPANY	MACY'S PRIVATE LABEL	National	N
07/31/1992	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/2009	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
07/31/1992	UNIVERSAL BANK	MASTERCARD	National	N
07/31/1992	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1991	FAR WEST FEDERAL BANK, SAVINGS BANK	MASTERCARD	Single State	OR
01/31/2000	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
07/31/1992	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2000	CAMDEN NATIONAL BANK	MASTERCARD	Single State	ME
01/31/2009	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/1993	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2000	CHITTENDEN TRUST COMPANY	MASTERCARD	Regional	R
01/31/1991	CONNECTICUT NATIONAL BANK	MASTERCARD	Regional	R
01/31/2009	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

12%	V	1	25
12%	V	1	20
9.9%	F		25
21.6%	F		25
19.8%	F		25
14.9%	F		30
16.4%	V	1	25
12.5%	V	4	25
14.8%	F		0
16.45%	F		25
18%	F		25
15.9%	F		30
16.15%	V	1	25
19.5%	F		25
15.5%	V	1	25
15%	F		25
13.24%	V	1	20

Survey of Credit Card Plans

$0.00	1, 3, 4, 9	(888) 777-5555
$0.00	1, 3, 4, 9	(888) 777-5555
$0.00	N.R.	(888) 570-0773
$0.00	N.R.	(800) 544-5232
$20.00	N.R.	(800) 821-5184
$20.00	N.R.	(850) 796-2020
$20.00	2, 3, 4, 6, 7	(800) 423-4343
$0.00	N.R.	
$15.00	N.R.	(800) 367-9711
$0.00	4	(617) 441-1475
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	N.R.	(207) 236-8821
$15.00	N.R.	(405) 593-1557
$15.00	4	(205) 326-5700
$18.00	4, 5	(800) 441-4025
$25.00	4	(800) 431-4011
$0.00	N.R.	(888) 684-7370

Survey of Credit Card Plans

01/31/2009	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1998	CHITTENDEN TRUST COMPANY	MASTERCARD	Regional	R
01/31/1991	COMERICA BANK - DETROIT	MASTERCARD	Regional	R
01/31/2009	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/2009	AMERIPRISE BANK, FSB	MASTERCARD	National	N
07/31/2011	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1993	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
01/31/1993	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/1991	CHEMICAL BANK NEW JERSEY, NATIONAL ASSOCIATION	MASTERCARD	Single State	NJ
01/31/1993	CENTRAL BANK OF THE SOUTH	MASTERCARD	Regional	R
01/31/1993	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
01/31/1993	CENTRAL FIDELITY BANK	MASTERCARD	Single State	VA
01/31/1991	CHEMICAL BANK DELAWARE	MASTERCARD	National	N
01/31/1999	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1993	CHEMICAL BANK	MASTERCARD	National	N
07/31/1998	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/1991	CENTRAL FIDELITY BANK	MASTERCARD	National	N
01/31/1991	CENTRAL BANK OF THE SOUTH	MASTERCARD	Regional	R
01/31/1991	CARDINAL FEDERAL SAVINGS BANK	MASTERCARD	National	N

Survey of Credit Card Plans

18.05%	V	1	25
17.4%	V	1	25
18%	F		30
8.9%	V	1	30
4.5%	V	1	30
13.9%	V	1	30
15.3%	V	1	25
18%	F		25
19.8%	F		30
13%	V	1	30
17.88%	F		25
18%	F		25
19.5%	F		25
16.5%	F		25
17.8%	F		25
16.45%	F		25
18%	F		25
16.5%	V	1	30
18%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 955-7070
$18.00	4, 10	(800) 441-4025
$20.00	4	(800) 841-0012
$0.00	N.R.	(800) 844-2723
$150.00	N.R.	(866) 715-4255
$0.00	N.R.	(800) 844-2723
$20.00	4	(800) 466-6420
$15.00	4	(800) 476-4228
$15.00	4	(800) 452-5741
$20.00	4, 8	(800) 239-5175
$18.00	4, 6	(800) 672-2539
$15.00	N.R.	(800) 388-5634
$20.00	N.R.	(302) 453-1300
$15.00	4, 6, 7, 10	(808) 847-4444
$20.00	3, 4, 10	(800) 648-3355
$0.00	4	(888) 497-4667
$15.00	2, 3	(800) 388-5634
$20.00	4, 6, 8	(800) 239-5175
$18.00	8, 10	(800) 654-2320

Survey of Credit Card Plans

07/31/2008	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1991	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/2000	COMMERCE BANK & TRUST COMPANY	MASTERCARD	Single State	MA
07/31/2008	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2008	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1991	BAYBANK MIDDLESEX	MASTERCARD	National	N
01/31/1993	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
01/31/1993	FIDELITY TRUST COMPANY	MASTERCARD	National	N
07/31/2008	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1993	FIRST ALABAMA BANK	MASTERCARD	Regional	R
01/31/1993	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/2000	COMMUNITY NATIONAL BANK	MASTERCARD	Single State	MA
07/31/2008	SILVERTON BANK, N.A.	MASTERCARD	National	N
01/31/1993	FIRST FLORIDA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1993	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/2008	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
01/31/1991	BANK ONE, INDIANAPOLIS, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2008	RANDOLPH NATIONAL BANK	MASTERCARD	National	N

Survey of Credit Card Plans

13.75%	V	4	25
18%	F		25
12.99%	V	9	25
16.8%	F		25
8.9%	V	1	25
17.46%	F		25
16.75%	F		25
15.9%	V	1	25
7.99%	V	9	25
19.5%	F		25
18.9%	V	1	30
15.65%	V	1	25
12.9%	V	1	25
17.5%	F		30
16.5%	F		25
11%	V	1	25
19.8%	F		25
9.5%	F		30

Survey of Credit Card Plans

$18.00	4, 5, 8, 10	(800) 523-2378
$15.00	4	(800) 476-4228
$0.00	2, 3, 4, 5, 6, 9	(508) 797-6800
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-8722
$21.00	4, 8, 10	(800) 221-3393
$20.00	N.R.	(516) 296-6028
$0.00	N.R.	(800) 323-5353
$0.00	4, 9	(800) 820-8417
$15.00	N.R.	(800) 828-0893
$20.00	2, 3, 4	(800) 234-3262
$24.00	N.R.	(978) 568-8321
$30.00	4, 6	(800) 854-7642
$24.00	4, 10	(800) 226-2273
$15.00	4, 6, 7	(808) 847-4444
$0.00	N.R.	(978) 546-3411
$20.00	4	(800) 456-6976
$12.00	5, 10	(802) 728-9611

Survey of Credit Card Plans

07/31/2011	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1998	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
07/31/2008	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1993	FIRST NH BANK	MASTERCARD	Regional	R
01/31/1991	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/2008	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/2008	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1993	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	National	N
07/31/2008	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/2008	HAWTHORN BANK	MASTERCARD	Single State	MO
01/31/1993	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC
01/31/2000	F & M BANK-WINCHESTER	MASTERCARD	Regional	R
01/31/2003	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
07/31/2011	COPPERMARK BANK	MASTERCARD	Regional	R
07/31/2002	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1998	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N

Survey of Credit Card Plans

11.99%	V	1	21
12%	F		25
14.8%	F		25
14.9%	V	1	25
14.75%	V	1	0
16.5%	F		25
14.24%	V	1	20
18%	F		25
12.4%	V	1	25
16.92%	F		25
18%	F		25
15%	V	1	25
16.92%	F		25
16.15%	V	1	25
13.5%	V	4	25
16.45%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(888) 804-8516
$20.00	5, 10	(800) 334-1073
$0.00	N.R.	(570) 346-7741
$20.00	4	(603) 634-6831
$0.00	4	(800) 942-1977
$0.00	N.R.	(781) 631-6000
$0.00	3, 4, 5, 9, 10	(877) 700-4722
$20.00	4	(800) 359-3862
$18.00	4, 10	(800) 697-0049
$0.00	N.R.	(800) 761-8362
$15.00	4	(919) 779-8540
$15.00	2, 3, 4	(800) 877-4787
$0.00	4	(800) 761-8362
$15.00	N.R.	(800) 593-1557
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	4	(617) 441-1475

Survey of Credit Card Plans

01/31/2000	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1993	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
07/31/2008	FIRST NATIONAL BANK OF IPSWICH, THE	MASTERCARD	National	N
07/31/2008	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
01/31/1993	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
07/31/2008	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1993	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
01/31/1993	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1993	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2012	USAA SAVINGS BANK	MASTERCARD	National	
01/31/1993	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
01/31/1993	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
01/31/1993	NATIONAL CITY BANK	MASTERCARD	Single State	OH
01/31/1993	NATIONAL CITY BANK, INDIANA	MASTERCARD	Single State	IN
01/31/1993	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
01/31/1993	NBD BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1998	BANKBOSTON (NH), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2000	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL

Survey of Credit Card Plans

	16.5%	F			25
	18.9%	F			25
	10.5%	V	1		0
	13.9%	F			25
	17.4%	F			25
	14.9%	F			30
	19.8%	F			25
	18.9%	F			25
	13.9%	V	1		25
	17.9%	V	1	14.65%	25
	19.8%	V	1		25
	16.92%	F			0
	17.9%	F			25
	17.8%	F			25
	19.8%	F			25
	16.8%	F			25
	12.49%	V	1		25
	14.9%	F			30

Survey of Credit Card Plans

$15.00		4, 6, 7, 10	(808) 844-4444
$18.00		N.R.	(800) 237-7400
$35.00		N.R.	(800) 944-2726
$0.00		4	(907) 777-4523
$25.00		2, 3, 4, 7, 8	(800) 666-1897
$20.00		1, 9	(850) 796-2020
$20.00		4, 5, 10	(800) 962-7463
$40.00		N.R.	(800) 847-7378
$35.00		4, 5, 8	(800) 753-7011
$0.00	$25.00	N.R.	(800) 531-8722
$15.00		N.R.	(901) 529-6228
$0.00		4	(803) 778-8442
$18.00		N.R.	(800) 282-7541
$15.00		4, 10	(317) 267-6161
$15.00		4, 6	(800) 667-6677
$15.00		4, 10	(800) 766-4623
$18.00		N.R.	(800) 252-9210
$20.00		N.R.	(850) 796-2020

Survey of Credit Card Plans

01/31/1993	OAK BROOK BANK	MASTERCARD	National	N
07/31/2008	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/1993	PRIMERICA BANK	MASTERCARD	National	N
07/31/2008	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2008	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1993	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
01/31/1998	BANCORPSOUTH BANK	MASTERCARD	National	N
07/31/2008	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1993	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
07/31/2008	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1993	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/1993	SUNWEST BANK OF ALBUQUERQUE, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2011	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD	National	N
01/31/1993	TOWN NORTH NATIONAL BANK	MASTERCARD	National	N
01/31/1993	TRUST COMPANY BANK	MASTERCARD	Regional	R
01/31/1993	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/1991	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1993	UNION BANK	MASTERCARD	Single State	CA

Survey of Credit Card Plans

16.8%	F		25
16.15%	V	1	25
14.75%	V	1	25
8.99%	F		25
16.49%	V	1	20
19.8%	F		25
16.4%	V	1	25
19.55%	V	1	25
11.9%	V	1	25
8.9%	V	1	30
18%	V	1	25
15.3%	V	1	30
15.99%	V	1	25
14%	V	4	0
18%	F		30
17.9%	F		30
19.5%	F		25
19.8%	F		25

Survey of Credit Card Plans

$0.00	2, 3, 4, 6, 10	(800) 666-1011
$15.00	N.R.	(405) 593-1557
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$50.00	10	(870) 391-8059
$0.00	9	(800) 950-5114
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$0.00	1	(800) 844-2723
$0.00	N.R.	(800) 955-7070
$24.00	4	(800) 289-6404
$0.00	N.R.	(800) 844-2723
$26.00	2, 3, 4, 8	(800) 432-4932
$18.00	4	(800) 552-5356
$0.00	4, 5, 6, 10	(800) 451-7843
$0.00	4, 5	
$18.00	2, 3, 4, 5, 6, 8, 10	(800) 822-4072
$12.00	3	(518) 381-3603
$15.00	4	(205) 326-5700
$15.00	1, 2, 3, 4, 5, 6, 7, 8	(619) 230-4134

Survey of Credit Card Plans

01/31/1993	UNION PLANTERS NATIONAL BANK	MASTERCARD	National	N
01/31/1993	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/1998	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
01/31/1993	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1991	ABBOTT BANK, THE	MASTERCARD	National	N
07/31/1990	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1998	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
01/31/1993	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1998	ASSOCIATES CAPITAL BANK, INC.	MASTERCARD	National	N
07/31/1990	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1997	BANK OF BOSTON CONNECTICUT	MASTERCARD	National	N
01/31/2008	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2011	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1993	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
01/31/1999	F & M BANK-WINCHESTER	MASTERCARD	Regional	R
01/31/2008	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2008	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/2008	TOWN NORTH BANK NEVADA,	MASTERCARD	National	N

Survey of Credit Card Plans

18%	F		25
15.4%	V	1	25
11%	F		25
12.5%	V	4	25
16.2%	V	9	25
19.8%	F		25
19.8%	V	1	30
15%	V	3	25
18%	V	1	25
14.71%	V	4	25
12%	V	1	25
15%	V	4	25
13.9%	F		25
16.4%	V	1	30
14.25%	V	1	25
16.8%	F		25
10.15%	V	1	25
7.99%	V	1	20

Survey of Credit Card Plans

$15.00	N.R.	(800) 628-8946
$18.00	N.R.	(800) 821-5184
$20.00	5, 10	(800) 334-1073
$0.00	N.R.	
$0.00	2, 3, 4, 5, 6	(800) 999-6977
$18.00	4, 10	(800) 642-4720
$0.00	N.R.	(800) 636-8020
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	N.R.	(800) 353-1241
$0.00	N.R.	(800) 922-9092
$18.00	4, 6	(800) 252-2273
$18.00	4, 5, 8, 10	(800) 523-2378
$0.00	4	(907) 777-4523
$0.00	N.R.	(800) 533-5600
$15.00	2, 3, 4	(800) 877-4787
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-8722
$0.00	4, 8, 9	(800) 820-8417

Survey of Credit Card Plans

	NATIONAL ASSOCIATION			
01/31/2008	SILVERTON BANK, N.A.	MASTERCARD	National	N
07/31/1990	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/1990	UNITED BANK OF DENVER NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2008	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
01/31/2008	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1993	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	MASTERCARD	Single State	OH
07/31/1990	UNION TRUST COMPANY	MASTERCARD	Single State	CT
01/31/2000	HSBC BANK USA	MASTERCARD	Single State	NY
01/31/2008	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1993	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
07/31/1993	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/1997	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2008	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1997	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	Regional	R
07/31/1993	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N

Survey of Credit Card Plans

15.15%	V	1	25
19.8%	F		25
18.8%	F		25
9.5%	F		30
14.8%	F		25
13.9%	V	1	25
15%	F		25
17.15%	V	1	25
16.5%	F		25
15.3%	V	1	25
18%	F		25
16.75%	V	4	25
14.24%	V	1	20
14.9%	V	1	25
17.88%	F		25

Survey of Credit Card Plans

$30.00	N.R.	(800) 854-7642
$20.00	N.R.	(800) 821-5184
$15.00	N.R.	(800) 888-7858
$12.00	10	(802) 728-9611
$0.00	N.R.	(570) 346-7741
$20.00	N.R.	(216) 352-5678
$20.00	4	(203) 377-7367
$0.00	9, 10	(800) 975-4722
$0.00	N.R.	(781) 631-6000
$20.00	4	(800) 466-6420
$15.00	4	(800) 476-4228
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	3, 4, 5, 9, 10	(877) 700-4722
$20.00	N.R.	(800) 292-9594
$18.00	4, 6	(800) 672-2539

Survey of Credit Card Plans

07/31/1993	CENTRAL FIDELITY BANK	MASTERCARD	Single State	VA
01/31/2008	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1993	CHEMICAL BANK	MASTERCARD	National	N
07/31/1990	UNION BANK	MASTERCARD	Single State	CA
07/31/1990	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
07/31/1996	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2000	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1990	TOWN NORTH NATIONAL BANK	MASTERCARD	Single State	TX
01/31/2000	MERCHANTS BANK, THE	MASTERCARD	Regional	R
01/31/2008	FIRST NATIONAL BANK OF IPSWICH, THE	MASTERCARD	National	N
07/31/1997	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2008	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1993	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
01/31/2008	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1990	BANK OF NEW ENGLAND, N.A.	MASTERCARD	Single State	MA
07/31/1997	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1990	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/2008	FIRST COMMUNITY BANK	MASTERCARD	National	N
07/31/1993	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2008	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

15.6%	F		25
13.9%	V	1	25
17.8%	F		25
15.8%	V	9	25
16.8%	F		25
16.75%	V	4	25
16.99%	F		25
14%	V	4	0
14.05%	F		25
13%	V	1	0
16.8%	F		25
13.9%	F		25
16.75%	F		25
14.9%	F		30
17.92%	F		25
12.5%	V	4	25
17.5%	F		25
14.9%	F		25
16.5%	F		25
13.5%	V	1	25

Survey of Credit Card Plans

$15.00	N.R.	(800) 388-5634
$18.00	4, 10	(800) 697-0049
$20.00	3, 4, 10	(800) 648-3355
$15.00	4	(800) 542-6014
$12.00	8	(518) 381-3600
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	N.R.	(800) 847-7378
$0.00	4, 5	(214) 991-9733
$0.00	4	(800) 322-5222
$35.00	N.R.	(800) 944-2726
$0.00	N.R.	(800) 522-4100
$0.00	4	(907) 777-4523
$20.00	4	(516) 296-6028
$20.00	N.R.	(850) 796-2020
$22.00	4	(800) 972-9979
$0.00	N.R.	(800) 922-9092
$21.00	2, 3	(800) 432-4932
$50.00	4, 5, 6, 8	(505) 241-7373
$15.00	4, 6, 7	(808) 844-3188
$0.00	N.R.	(978) 546-3411

Survey of Credit Card Plans

07/31/1993	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD	Single State	CA
07/31/1993	FIRST NATIONAL BANK IN ALBUQUERQUE	MASTERCARD	Regional	R
01/31/2008	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/2008	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/1993	FIRST NH BANK	MASTERCARD	Regional	R
01/31/2008	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2008	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2000	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2008	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/1993	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC
07/31/1997	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2000	TRUSTMARK NATIONAL BANK	MASTERCARD	Single State	MS
01/31/2000	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/2008	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/2011	FNBT.COM BANK	MASTERCARD	Single State	FL
01/31/2003	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

17.9%	F		25
15.5%	V	1	25
16.15%	V	1	25
8.99%	F		25
14.9%	V	1	25
13.49%	V	1	20
8.99%	F		20
18.9%	F		25
18.9%	V	1	25
18%	F		25
17.9%	F		25
15.9%	F		30
12.5%	V	4	25
10.15%	V	1	30
14.9%	F		30
23.99%	V	1	22

Survey of Credit Card Plans

$20.00	N.R.	(800) 955-5050
$0.00	4	(800) 727-7927
$15.00	N.R.	(800) 593-1557
$50.00	10	(870) 391-8000
$20.00	4	(603) 634-6802
$0.00	9	(800) 950-5114
$0.00	N.R.	(888) 684-7370
$0.00	N.R.	(518) 381-3603
$45.00	9	(800) 955-7070
$15.00	4	(919) 779-8540
$0.00	4, 6	(518) 381-3850
$12.00	4, 5, 8, 10	(601) 354-5805
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 844-2723
$20.00	N.R.	(800) 899-4321
$0.00	N.R.	(800) 379-7999

Survey of Credit Card Plans

01/31/2000	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1990	SOVRAN BANK/CENTRAL SOUTH	MASTERCARD	Single State	TN
01/31/2000	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1993	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
01/31/1999	COMMUNITY NATIONAL BANK	MASTERCARD	Single State	MA
01/31/2000	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1990	SOCIETY NATIONAL BANK	MASTERCARD	Regional	R
07/31/1993	LIBERTY NATIONAL BANK AND TRUST COMPANY OF LOUISVILLE	MASTERCARD	National	N
07/31/1993	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
07/31/1993	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1993	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1993	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
07/31/1993	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1993	NATIONAL CITY BANK, INDIANA	MASTERCARD	Single State	IN
07/31/1993	NATIONAL CITY BANK, KENTUCKY	MASTERCARD	National	N
07/31/1993	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
07/31/2011	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1993	NBD BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1990	SIGNET BANK/VIRGINIA	MASTERCARD	National	N

Survey of Credit Card Plans

12.5%	V	1	25
18.9%	V	1	25
16.8%	F		25
18.9%	F		25
14.65%	V	1	25
16.25%	V	4	25
17.69%	V	4	25
18%	F		30
19.8%	F		25
17.9%	F		25
13.9%	V	1	25
19.8%	V	1	25
16.92%	F		0
17.8%	F		25
18.9%	F		25
15.9%	V	1	25
15.65%	V	1	25
16.8%	F		25
17.7%	F		30

Survey of Credit Card Plans

$0.00	N.R.	(800) 922-9092
$15.00	4	(615) 749-3596
$0.00	N.R.	(800) 522-4100
$18.00	N.R.	(614) 480-2719
$24.00	N.R.	(800) 260-5626
$18.00	4, 5, 8, 10	(302) 652-2378
$20.00	N.R.	(800) 362-9936
$20.00	4	(502) 589-3111
$20.00	4, 5, 10	(800) 962-7463
$40.00	N.R.	(800) 847-7378
$35.00	4, 5, 8	(800) 753-7011
$15.00	N.R.	(901) 529-6259
$0.00	4	(803) 775-1236
$15.00	4, 10	(317) 267-6161
$16.00	4, 5	(800) 727-8686
$15.00	4, 6	(516) 420-1122
$18.00	4, 10	(800) 697-0049
$15.00	4, 10	(800) 766-4623
$18.00	4, 5, 6, 8, 10	(800) 368-4868

Survey of Credit Card Plans

07/31/1990	SHAWMUT BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2007	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2007	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
07/31/2011	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2001	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
07/31/2007	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2007	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1993	PRIMERICA BANK	MASTERCARD	National	N
07/31/2007	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2007	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1990	SEATTLE-FIRST NATIONAL BANK	MASTERCARD	Regional	R
07/31/2007	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1997	SIGNET BANK	MASTERCARD	Regional	R
07/31/2007	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1993	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
07/31/1990	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA

Survey of Credit Card Plans

16.86%	V	3	25
16.5%	V	4	25
14.9%	V	1	25
14.99%	V	1	23
22.1%	V	1	30
16.8%	F		25
11.15%	V	1	25
14.75%	V	1	25
10.24%	V	1	20
14.8%	F		25
18%	V	4	21
16.5%	F		25
16.9%	V	1	25
15.99%	V	1	20
11.9%	V	1	25
15.84%	V	3	25

Survey of Credit Card Plans

$24.00	N.R.	(800) 431-4011
$18.00	4, 5, 8, 10	(800) 523-2378
$20.00	N.R.	(302) 792-6000
$0.00	3, 4, 5, 9, 10	(800) 975-4722
$0.00	N.R.	(800) 533-5600
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-2265
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$0.00	4, 8, 9	(800) 820-8417
$0.00	N.R.	(570) 346-7741
$18.00	4, 5, 6	(800) 552-7302
$0.00	N.R.	(781) 631-6000
$20.00	10	(800) 377-5691
$0.00	4, 5, 9, 10	(877) 700-4722
$24.00	4	(800) 289-6404
$22.00	4	(800) 826-6100

Survey of Credit Card Plans

07/31/2011	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1993	SUNWEST BANK OF ALBUQUERQUE, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2001	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
07/31/1993	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
07/31/2011	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1993	UNION BANK	MASTERCARD	Single State	CA
07/31/1993	UNION PLANTERS NATIONAL BANK	MASTERCARD	National	N
07/31/1993	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/1993	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1993	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1998	CHITTENDEN TRUST COMPANY	MASTERCARD	Regional	R
07/31/1993	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2007	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/2001	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/2012	TOWN NORTH BANK, N.A.	MASTERCARD	National	
07/31/2011	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1994	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
07/31/2007	FIRST COMMUNITY BANK	MASTERCARD	National	N

Survey of Credit Card Plans

	11.99%	V	1		21
	13.3%	V	1		30
	16.45%	F			25
	17.9%	F			21
	16.5%	F			25
	19.8%	F			25
	18%	F			25
	15.4%	V	1		25
	12.5%	V	4		25
	19.8%	F			25
	17.4%	V	1		25
	14.75%	V	3		25
	13.9%	F			25
	9.9%	F			25
	15.99%	F		0%	25
	14.8%	F			28
	16.4%	V	1		30
	14.1%	F			25

Survey of Credit Card Plans

$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(888) 804-8516
$20.00		N.R.	(800) 552-5356
$0.00		4	(617) 441-1475
$12.00		8, 10	(518) 381-3603
$0.00		N.R.	(888) 631-1776
$15.00		1, 4	(800) 542-6034
$15.00		N.R.	(800) 628-8946
$18.00		N.R.	(800) 821-5184
$0.00		N.R.	
$18.00		10	(800) 642-4720
$18.00		4, 10	(800) 441-4025
$18.00		4, 5, 8, 10	(302) 652-2378
$0.00		4	(907) 777-4523
$0.00		N.R.	(800) 955-7070
$0.00	$15.00	4, 9	(800) 820-8417
$0.00		N.R.	(800) 327-0394
$0.00		N.R.	(800) 533-5600
$50.00		4, 5, 6, 8	(505) 241-7373

Survey of Credit Card Plans

07/31/2001	CENTRAL TRUST BANK, THE	MASTERCARD	Regional	R
01/31/1999	COMMERCE BANK & TRUST COMPANY	MASTERCARD	Single State	MA
07/31/2007	FARM BUREAU BANK FSB	MASTERCARD	National	N
07/31/2007	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
01/31/1999	CHITTENDEN TRUST COMPANY	MASTERCARD	Regional	R
01/31/1994	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/2007	COPPERMARK BANK	MASTERCARD	Regional	R
07/31/2007	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2001	CITIBANK (SOUTH DAKOTA), N.A.	MASTERCARD	National	N
01/31/1994	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	MASTERCARD	Single State	OH
07/31/2007	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
07/31/1990	NORSTAR BANK OF UPSTATE NY	MASTERCARD	Single State	NY
01/31/1999	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
07/31/1990	NBD DELAWARE BANK	MASTERCARD	Regional	R
01/31/1994	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
01/31/1994	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/2007	CITIBANK (SOUTH DAKOTA),	MASTERCARD	National	N

Survey of Credit Card Plans

17.4%	F		25
14.99%	V	9	25
15.24%	V	1	20
16.92%	F		25
16.65%	V	1	25
11%	V	1	0
16.15%	V	1	25
8.99%	F		25
19.74%	V	1	25
13.9%	V	1	25
7.99%	V	1	20
17.9%	F		25
11.25%	F		25
18%	F		30
15.3%	V	1	25
18%	F		25
15.24%	V	1	20

Survey of Credit Card Plans

$0.00	4	(800) 445-9272
$0.00	2, 3, 4, 5, 6, 9	(800) 698-2265
$0.00	9, 10	(800) 492-3276
$0.00	4	(800) 761-8362
$18.00	4, 5	(800) 441-4025
$0.00	N.R.	(800) 942-1977
$15.00	N.R.	(800) 593-1557
$50.00	10	(870) 391-8000
$0.00	2, 3, 4, 5, 6, 9, 10	(800) 950-5114
$20.00	N.R.	(216) 352-5993
$0.00	2, 4, 6, 10	(888) 426-1114
$20.00	10	(800) 468-4551
$20.00	5, 10	(800) 334-1073
$18.00	4, 10	(800) 544-9220
$0.00	N.R.	(800) 466-6420
$15.00	4, 10	(800) 476-4228
$0.00	9	(800) 950-5114

Survey of Credit Card Plans

	NATIONAL ASSOCIATION			
01/31/1994	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
07/31/2007	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1994	CHEMICAL BANK	MASTERCARD	National	N
07/31/2001	CITY NATIONAL BANK	MASTERCARD	Single State	CA
07/31/2011	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
07/31/2007	BANKERS BANK, THE	MASTERCARD	Regional	R
07/31/1990	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Single State	NJ
07/31/2007	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1990	NATIONAL CITY BANK	MASTERCARD	Single State	OH
01/31/1994	COMPASS BANK	MASTERCARD	Regional	R
07/31/1990	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1998	COMMUNITY NATIONAL BANK	MASTERCARD	Single State	MA
07/31/1990	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1994	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
07/31/1990	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2001	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/1997	ORCHARD FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1994	FIRST ALABAMA BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

15.6%	F		25
8.99%	F		20
17.8%	F		25
15.98%	F		25
9.5%	F		30
16.15%	V	1	25
19.8%	F		25
11.15%	V	1	30
17.9%	F		25
15.9%	V	1	25
21.96%	F		0
15.4%	V	1	0
18.6%	F		25
16.75%	F		25
19.8%	F		25
16.5%	F		25
18.9%	V	1	30
19.5%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(800) 388-5634
$0.00	N.R.	(888) 684-7370
$20.00	3, 4, 10	(800) 648-3355
$25.00	2, 3, 4, 5, 6	(310) 297-8000
$12.00	5, 7	(802) 728-9611
$30.00	N.R.	(800) 854-7642
$15.00	4	(800) 527-0086
$0.00	N.R.	(800) 844-2723
$18.00	N.R.	(800) 622-8100
$20.00	N.R.	(800) 239-5175
$0.00	4	(803) 775-1236
$24.00	N.R.	(800) 260-5626
$18.00	4, 5, 8	(800) 441-7011
$20.00	N.R.	(516) 296-6028
$20.00	N.R.	(800) 847-7378
$15.00	4, 6, 7, 10	(808) 847-4444
$30.00	N.R.	(800) 581-6880
$15.00	N.R.	(800) 828-6893

Survey of Credit Card Plans

01/31/1994	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/1990	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
01/31/1994	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2007	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2007	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
07/31/1997	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
01/31/2007	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2007	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/2007	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1990	MANUFACTURERS HANOVER TRUST COMPANY	MASTERCARD	National	N
01/31/1994	FIRST NH BANK	MASTERCARD	Regional	R
07/31/1990	MANUFACTURERS BANK - WILMINGTON	MASTERCARD	National	N
07/31/2011	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
01/31/1994	FIRST SECURITY BANK OF NEW MEXICO, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2007	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1990	KEY BANK OF EASTERN NEW YORK N.A.	MASTERCARD	Single State	NY

Survey of Credit Card Plans

18.9%	V	1	30
19.8%	F		25
16.5%	F		25
16.5%	V	4	25
14.9%	V	1	25
16.75%	F		0
16.8%	F		25
11.15%	V	1	25
10.24%	V	1	20
19.8%	F		25
14.9%	V	1	25
15.8%	V	4	0
9.25%	V	1	25
15.5%	V	1	25
14.8%	F		25
17.9%	F		25

Survey of Credit Card Plans

$20.00	2, 3, 4	(800) 876-3262
$20.00	4, 6	(800) 624-6600
$15.00	4, 6, 7	(800) 843-8411
$18.00	4, 5, 8, 10	(302) 652-2378
$20.00	N.R.	(302) 792-6000
$12.00	4	(800) 342-7343
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-2265
$0.00	4, 8, 9	(800) 820-8417
$20.00	4	(800) 648-3355
$20.00	4	(603) 634-6802
$0.00	N.R.	(302) 366-8478
$0.00	N.R.	(978) 546-3411
$0.00	4	(800) 727-7927
$0.00	N.R.	(570) 346-7741
$20.00	4	(518) 486-8897

Survey of Credit Card Plans

01/31/2007	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/2007	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1991	ABBOTT BANK, THE	MASTERCARD	National	N
01/31/1999	METROPOLITAN BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/2011	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1991	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
01/31/2011	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
01/31/1991	SEATTLE-FIRST NATIONAL BANK	MASTERCARD	National	N
01/31/1991	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA
01/31/1999	MARINE MIDLAND BANK	MASTERCARD	Single State	NY
07/31/2010	YADKIN VALLEY BANK AND TRUST COMPANY	MASTERCARD	Single State	NC
07/31/1991	BANK ONE, INDIANAPOLIS, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1991	BAYBANK MIDDLESEX	MASTERCARD	National	N
07/31/1991	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
07/31/1991	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/2010	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1991	CENTRAL BANK OF THE SOUTH	MASTERCARD	Regional	R
07/31/1991	CENTRAL CAROLINA BANK AND	MASTERCARD	National	N

Survey of Credit Card Plans

	16.5%	F		25
	15.99%	V	1	20
	16.4%	V	9	25
	13.9%	F		25
	13.9%	V	1	30
	19.8%	F		30
	13.9%	F		25
	18%	V	4	21
	17.52%	V	3	25
	14.11%	V	9	25
	14.9%	V	1	30
	19.8%	F		25
	17.46%	F		25
	17.8%	F		25
	18%	F		25
	13.25%	V	1	25
	15.5%	V	1	30
	17.88%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(781) 631-6000
$0.00	3, 4, 5, 9, 10	(877) 700-4722
$0.00	2, 3, 4, 5, 6	(800) 999-6977
$0.00	N.R.	(888) 775-7649
$0.00	N.R.	(800) 844-2723
$18.00	4, 5, 6, 8, 10	(800) 368-4868
$0.00	4	(907) 777-4523
$18.00	4	(800) 552-7302
$22.00	4	(800) 826-6100
$25.00	10	(800) 962-7463
$24.00	N.R.	(336) 526-6321
$20.00	4	(800) 456-6976
$21.00	4, 8, 10	(800) 221-3393
$20.00	4, 10	(800) 426-6420
$15.00	4	(800) 476-4228
$18.00	4, 5, 8, 10	(800) 523-2378
$20.00	4, 6, 8	(800) 239-5175
$18.00	1, 2, 4, 6	(800) 672-2539

Survey of Credit Card Plans

	TRUST CO.			
07/31/1991	CENTRAL FIDELITY BANK	MASTERCARD	National	N
01/31/1998	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1991	CHEMICAL BANK DELAWARE	MASTERCARD	National	N
07/31/1991	CHEMICAL BANK NEW JERSEY, NATIONAL ASSOCIATION	MASTERCARD	Single State	NJ
07/31/2010	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2010	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1991	PRUDENTIAL BANK AND TRUST COMPANY, THE	MASTERCARD	Regional	R
07/31/2010	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1998	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/2010	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
07/31/2010	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
07/31/1991	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
07/31/2010	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1991	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1991	OLD KENT BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1998	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/1991	FIRST INTERSTATE BANK OF	MASTERCARD	Single State	CA

Survey of Credit Card Plans

18%	F		25
12.5%	V	4	25
18.4%	V	1	25
19.8%	F		25
16.8%	F		25
16.4%	V	1	25
17.5%	V	1	30
7.99%	V	9	25
12.5%	V	4	25
9.25%	V	1	25
9.5%	F		30
19.68%	F		25
14.8%	F		28
16.5%	F		27
18%	F		25
17.9%	F		25
17.9%	V	9	25

Survey of Credit Card Plans

$15.00	2, 3	(800) 388-5634
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(302) 421-1300
$15.00	4	(800) 452-5741
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-8722
$16.00	2, 3, 10	(800) 322-2369
$0.00	4, 9	(800) 820-8417
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(978) 546-3411
$12.00	5, 7	(802) 728-9611
$20.00	N.R.	(516) 296-6028
$0.00	N.R.	(800) 327-0394
$15.00	4	(808) 525-8794
$20.00	4, 8	(800) 245-5353
$0.00	N.R.	(518) 381-3845
$25.00	N.R.	(800) 955-5050

Survey of Credit Card Plans

	CALIFORNIA			
07/31/1991	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	Single State	NV
07/31/2010	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/2010	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1999	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/2010	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2010	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1991	FIRST NH BANK	MASTERCARD	Regional	R
01/31/2003	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/1999	TRUSTMARK NATIONAL BANK	MASTERCARD	Single State	MS
07/31/2010	FNBT.COM BANK	MASTERCARD	Single State	FL
07/31/1991	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
07/31/1991	FIRST USA BANK	MASTERCARD	Regional	R
07/31/1991	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1991	FLEET NATIONAL BANK	MASTERCARD	National	N
01/31/1999	U.S. BANK	MASTERCARD	Single State	PA
07/31/2010	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK

Survey of Credit Card Plans

21.6%	V	9	25
16.5%	F		25
11.99%	V	1	20
17.9%	F		25
14.99%	V	1	23
15.65%	V	1	25
17.5%	V	1	25
15.9%	V	1	30
15.9%	F		30
14.9%	F		30
18%	F		25
17.9%	F		25
21.96%	F		0
16.7%	F		25
18%	F		0
13.9%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(800) 955-5050
$0.00	N.R.	(781) 631-6000
$0.00	N.R.	(888) 804-8516
$0.00	N.R.	(518) 381-3845
$0.00	3, 4, 5, 9, 10	(800) 975-4722
$18.00	4, 10	(800) 697-0049
$18.00	2, 3, 4	(800) 852-3719
$0.00	N.R.	(800) 211-7339
$12.00	4, 5, 8, 10	(601) 969-4900
$20.00	1, 9	(850) 796-2020
$20.00	N.R.	(800) 359-3862
$0.00	N.R.	(800) 955-9900
$0.00	4	(803) 733-2050
$25.00	4	(800) 537-3777
$0.00	N.R.	(814) 255-9650
$0.00	4	(907) 777-4523

Survey of Credit Card Plans

01/31/2003	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/1990	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1991	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
01/31/1999	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1991	KEY BANK OF NEW YORK NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/2010	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD	National	N
07/31/1991	MANUFACTURERS BANK - WILMINGTON	MASTERCARD	Regional	R
01/31/1999	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1991	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
07/31/1991	MASSACHUSETTS COMPANY INC, THE	MASTERCARD	Regional	R
07/31/1991	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2010	COPPERMARK BANK	MASTERCARD	Regional	R
07/31/1991	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1991	NATIONAL CITY BANK	MASTERCARD	Single State	OH
07/31/1991	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
01/31/1999	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1991	NBD DELAWARE BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

10.15%	V	1	25
19.5%	F		25
18.9%	F		25
12.5%	V	4	25
17.9%	V	1	25
15.99%	V	1	25
15.8%	V	4	0
12.25%	V	1	25
19.8%	F		25
17.9%	F		25
19.8%	F		25
16.15%	V	1	25
21.96%	F		0
17.9%	F		25
19.8%	F		25
16.8%	F		25
18%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(607) 737-3862
$15.00	4, 10	(205) 326-5700
$18.00	N.R.	(800) 821-3408
$0.00	N.R.	(800) 922-9092
$20.00	4	(800) 666-1897
$0.00	4, 5, 6, 10	(800) 451-7843
$0.00	N.R.	(302) 366-8478
$0.00	N.R.	(800) 922-9092
$20.00	4, 5	(800) 624-6600
$0.00	2, 3, 4, 5, 6, 8, 10	(800) 842-1813
$20.00	N.R.	(800) 847-7378
$15.00	N.R.	(800) 593-1557
$0.00	4	(803) 775-1236
$18.00	N.R.	(800) 622-8100
$15.00	4	(800) 527-0086
$0.00	N.R.	(800) 522-4100
$18.00	4, 10	(800) 766-4623

Survey of Credit Card Plans

07/31/1991	NORSTAR BANK OF UPSTATE NY	MASTERCARD	Single State	NY
07/31/1991	NORSTAR BANK, N.A.	MASTERCARD	National	N
01/31/1999	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	Single State	DE
01/31/1999	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1991	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1991	NORSTAR BANK, N.A.	MASTERCARD	National	N
07/31/2010	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1999	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
07/31/1999	BANKFIRST	MASTERCARD	National	N
07/31/2010	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1999	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/1991	NORSTAR BANK OF UPSTATE NY	MASTERCARD	Single State	NY
07/31/2010	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1991	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA
07/31/1999	CAMDEN NATIONAL BANK	MASTERCARD	Single State	ME
07/31/1991	SECURITY PACIFIC BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1991	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
07/31/2010	AMERIPRISE BANK, FSB	MASTERCARD	National	N

Survey of Credit Card Plans

17.9%	F		25
17.9%	F		25
14.9%	V	1	25
16%	V	4	25
19.8%	F		25
17.9%	F		25
11.99%	V	1	20
19.7%	V	1	30
19.92%	F		25
18.9%	V	1	25
16.45%	F		25
17.9%	F		25
13.9%	V	1	30
17.52%	V	3	25
15.9%	F		30
18%	F		25
19.8%	F		30
9.24%	V	1	30

Survey of Credit Card Plans

$20.00	N.R.	(800) 468-4551
$20.00	4	(800) 537-3777
$20.00	10	(800) 292-9594
$18.00	4, 5, 8, 10	(302) 652-2378
$18.00	N.R.	(800) 247-8101
$20.00	4, 10	(800) 537-3777
$0.00	N.R.	(888) 804-8516
$0.00	N.R.	(800) 533-5600
$89.00	N.R.	(800) 839-6641
$39.00	N.R.	(800) 955-7070
$0.00	4	(617) 441-1475
$20.00	10	(800) 468-4551
$0.00	N.R.	(800) 844-2723
$22.00	4	(618) 878-6100
$0.00	N.R.	(207) 236-8821
$18.00	4, 10	(800) 243-7762
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$0.00	N.R.	(866) 910-4989

Survey of Credit Card Plans

07/31/1991	SOCIETY NATIONAL BANK	MASTERCARD	National	N
01/31/2011	FNBT.COM BANK	MASTERCARD	Single State	FL
01/31/1991	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
07/31/1991	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/1991	NATIONAL CITY BANK	MASTERCARD	Single State	OH
07/31/1991	TOWN NORTH NATIONAL BANK	MASTERCARD	National	N
07/31/1991	TRUST COMPANY BANK	MASTERCARD	Regional	R
07/31/1991	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
07/31/1991	UNION BANK	MASTERCARD	Single State	CA
07/31/1991	UNION PLANTERS NATIONAL BANK	MASTERCARD	Regional	R
07/31/1991	UNION TRUST COMPANY	MASTERCARD	Single State	CT
07/31/1991	UNITED BANK OF DENVER NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1991	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/1991	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1999	CHITTENDEN TRUST COMPANY	MASTERCARD	Regional	R
01/31/2010	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1991	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1991	WILMINGTON TRUST COMPANY	MASTERCARD	Regional	R
01/31/1992	AMALGAMATED BANK OF CHICAGO	MASTERCARD	National	N

Survey of Credit Card Plans

15.53%	V	4	25
14.9%	F		30
19.8%	F		25
18%	F		25
17.9%	F		25
14%	V	4	0
18%	F		25
19.8%	F		25
19.8%	V	9	25
18%	F		25
17.8%	F		30
18.8%	F		25
19.8%	F		25
21.96%	F		0
16.65%	V	1	25
11.75%	V	4	25
19.8%	F		25
18%	F		25
12.5%	V	1	25

Survey of Credit Card Plans

$20.00	2, 3, 4, 6	(800) 624-7634
$20.00	1	(800) 899-4321
$15.00	4	(800) 527-0086
$21.00	2, 3, 4, 10	(800) 432-4932
$18.00	N.R.	(800) 622-8100
$0.00	4, 5	
$18.00	2, 3, 10	(800) 822-4072
$10.00	8	(518) 381-3603
$15.00	2, 3, 4, 7	(619) 230-4134
$15.00	N.R.	(800) 628-8946
$20.00	2, 3, 4	(800) 972-2234
$15.00	N.R.	(303) 861-5200
$20.00	4	(800) 821-5184
$0.00	4, 10	(803) 775-1236
$18.00	4, 5	(800) 441-4025
$18.00	4, 5, 8, 10	(800) 523-2378
$18.00	4, 10	(800) 642-4720
$18.00	4, 8, 10	(302) 652-2378
$0.00	N.R.	(800) 365-6464

Survey of Credit Card Plans

07/31/1999	COMMERCE BANK & TRUST COMPANY	MASTERCARD	Single State	MA
01/31/2010	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2010	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/2010	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1992	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
01/31/1998	NATIONAL CITY BANK OF KENTUCKY	MASTERCARD	Regional	R
01/31/2010	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
01/31/1998	NATIONAL CITY BANK OF INDIANA	MASTERCARD	Single State	IN
01/31/2010	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
01/31/2010	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1991	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1991	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
01/31/2010	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/1992	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
01/31/1992	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/2010	JPMORGAN CHASE BANK, NATIONAL	MASTERCARD	National	N

Survey of Credit Card Plans

12.99%	V	9	25
16.8%	F		25
13.9%	V	1	25
7.99%	V	9	25
21%	F		25
15.9%	V	1	25
9.25%	V	1	25
15.65%	V	1	25
9.5%	F		30
14.8%	F		28
19.8%	F		25
19.8%	F		25
16.5%	F		25
17.8%	F		25
18%	F		25
12.99%	V	1	20

Survey of Credit Card Plans

$0.00	2, 3, 4, 5, 6, 9	(508) 797-6800
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-8722
$0.00	4, 9	(800) 820-8417
$20.00	4	(800) 533-5600
$0.00	4	(800) 282-7541
$0.00	N.R.	(978) 546-3411
$0.00	10	(800) 774-2424
$12.00	5, 7	(802) 728-9611
$0.00	N.R.	(800) 327-0394
$20.00	N.R.	(800) 847-7378
$20.00	4	(800) 624-6600
$0.00	N.R.	(781) 631-6000
$20.00	4	(800) 426-6420
$15.00	4	(800) 476-4228
$0.00	N.R.	(888) 804-8516

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1992	CENTRAL BANK OF THE SOUTH	MASTERCARD	Regional	R
01/31/1992	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
01/31/1992	CENTRAL FIDELITY BANK	MASTERCARD	Single State	VA
01/31/2010	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1992	CHEMICAL BANK DELAWARE	MASTERCARD	National	N
01/31/1992	CHEMICAL BANK NEW JERSEY, NATIONAL ASSOCIATION	MASTERCARD	Single State	NJ
01/31/2010	HEARTLAND BANK	MASTERCARD	Single State	OH
01/31/1991	MANUFACTURERS HANOVER TRUST COMPANY	MASTERCARD	National	N
01/31/1991	KEY BANK OF EASTERN NEW YORK N.A.	MASTERCARD	Single State	NY
01/31/2010	FNBT.COM BANK	MASTERCARD	Single State	FL
01/31/1992	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
07/31/1999	COMMUNITY NATIONAL BANK	MASTERCARD	Single State	MA
01/31/2010	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
01/31/1992	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/2011	HEARTLAND BANK	MASTERCARD	Single State	OH
01/31/1992	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1998	MOUNTAINWEST FINANCIAL	MASTERCARD	National	N

Survey of Credit Card Plans

13.5%	V	1	30
17.88%	F		25
18%	F		25
12.99%	V	1	20
17.9%	V	1	25
19.8%	F		25
11.65%	V	1	25
19.8%	F		25
17.9%	F		25
14.9%	F		30
19.68%	F		25
14.9%	V	1	25
13.9%	F		25
20.5%	V	1	30
15.65%	V	1	25
16.5%	F		25
18.4%	V	1	25

Survey of Credit Card Plans

$20.00	4, 6, 8	(800) 239-5175
$18.00	4, 6	(800) 672-2539
$15.00	2, 3	(800) 388-5634
$0.00	3, 4, 5, 9, 10	(800) 975-4722
$20.00	N.R.	(302) 453-1300
$15.00	4	(800) 452-5741
$18.00	4, 10	(800) 697-0049
$20.00	4	(800) 648-3355
$20.00	2, 3, 4, 6, 7, 8	(800) 666-1897
$20.00	1, 9	(850) 796-2020
$20.00	N.R.	(516) 296-6028
$24.00	N.R.	(978) 568-8321
$0.00	4	(907) 777-4523
$30.00	4	(800) 876-3262
$18.00	4, 10	(800) 697-0049
$15.00	4	(808) 525-8794
$0.00	4, 9	(800) 767-8466

Survey of Credit Card Plans

01/31/1992	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD	Single State	CA
01/31/1992	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1991	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
01/31/1998	METROPOLITAN SAVINGS BANK OF CLEVELAND	MASTERCARD	National	N
01/31/2011	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1999	F & M BANK-WINCHESTER	MASTERCARD	Regional	R
01/31/2010	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/1992	FIRST NH BANK	MASTERCARD	Regional	R
01/31/1998	MERCHANTS BANK, THE	MASTERCARD	Regional	R
01/31/1998	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2010	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1992	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
01/31/1992	FIRST USA BANK	MASTERCARD	Regional	R
01/31/1998	MARINE MIDLAND BANK	MASTERCARD	National	N
01/31/1992	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC
01/31/1992	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC

Survey of Credit Card Plans

17.5%	V	9	25
21.6%	F		25
18.9%	F		25
13.9%	F		25
14.99%	V	1	23
14.25%	V	1	25
12.9%	V	1	25
17.5%	V	1	25
14.3%	F		25
16.9%	F		25
12.99%	V	1	20
18%	F		25
17.9%	F		25
18.4%	V	1	25
18%	F		25
21.96%	F		0

Survey of Credit Card Plans

$25.00	N.R.	(800) 955-5050
$15.00	N.R.	(800) 955-5050
$18.00	N.R.	(800) 821-3408
$0.00	N.R.	(888) 775-7649
$0.00	3, 4, 5, 9, 10	(800) 975-4722
$15.00	2, 3, 4	(800) 877-4787
$15.00	N.R.	(800) 593-1557
$18.00	N.R.	(800) 852-3719
$0.00	4	(800) 322-2356
$0.00	N.R.	(800) 847-7378
$0.00	N.R.	(888) 804-8516
$20.00	N.R.	(800) 359-3862
$0.00	N.R.	(800) 955-9900
$0.00	10	(800) 962-7463
$15.00	4	(919) 779-8540
$0.00	4	(803) 733-2050

Survey of Credit Card Plans

01/31/2010	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2011	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1998	MAGNA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2011	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/2003	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/2010	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/2010	AMERIPRISE BANK, FSB	MASTERCARD	National	N
01/31/1991	FLEET NATIONAL BANK	MASTERCARD	National	N
01/31/1992	KEY BANK OF NEW YORK NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/1991	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1999	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1992	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
01/31/1992	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1992	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1992	MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS	MASTERCARD	Single State	IN
07/31/1999	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL

Survey of Credit Card Plans

16.9%	V	1	25
9.99%	V	1	21
17.9%	F		25
16.5%	F		25
11.9%	V	1	30
8.9%	V	1	30
6.24%	V	1	30
16.7%	F		25
17.9%	V	1	25
21.96%	F		0
16.5%	F		25
19.8%	F		25
18.9%	F		25
17.9%	F		25
17.8%	F		25
14.9%	F		30

Survey of Credit Card Plans

$39.00	N.R.	(800) 955-7070
$0.00	N.R.	(888) 804-8516
$0.00	4	(800) 624-6211
$0.00	N.R.	(888) 631-1776
$0.00	N.R.	(800) 844-2723
$0.00	N.R.	(888) 797-7711
$150.00	N.R.	(866) 715-4255
$25.00	4	(800) 343-5420
$20.00	4	(800) 666-1897
$0.00	4	(803) 733-2050
$15.00	4, 6, 7, 10	(800) 242-2778
$20.00	4, 5	(800) 624-6600
$40.00	N.R.	(800) 847-7378
$20.00	4	(800) 755-4070
$15.00	4, 10	(317) 267-6161
$20.00	N.R.	(850) 796-2020

Survey of Credit Card Plans

01/31/1992	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
01/31/1992	NATIONAL CITY BANK	MASTERCARD	Single State	OH
01/31/1992	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
01/31/1991	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
01/31/2011	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1992	NBD BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1992	NORSTAR BANK OF UPSTATE NY	MASTERCARD	Single State	NY
01/31/1992	NORSTAR BANK, N.A.	MASTERCARD	National	N
01/31/2003	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
07/31/2009	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2009	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2009	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1992	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA
07/31/2009	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1992	SECURITY PACIFIC BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1992	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
01/31/1992	SOCIETY NATIONAL BANK	MASTERCARD	Regional	R
07/31/2009	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

16.92%	F			0
17.9%	F			25
19.8%	F			25
18%	F			25
14.8%	F			28
18%	F			25
17.9%	F			25
17.9%	F			25
16.45%	F			25
12%	V	4		25
16.8%	F			25
13.32%	V	1		25
17.52%	V	3		25
7.99%	V	9		25
18%	F			25
19.8%	F			30
14.71%	V	4		25
9.25%	V	1		25

Survey of Credit Card Plans

$0.00	4	(803) 775-1236
$18.00	N.R.	(800) 662-8100
$15.00	4	(800) 527-0086
$20.00	N.R.	(404) 359-3862
$0.00	N.R.	(800) 327-0394
$18.00	4	(800) 225-5623
$20.00	N.R.	(800) 435-3383
$20.00	4, 10	(800) 537-3777
$0.00	4	(617) 441-1475
$18.00	4, 5, 8, 10	(800) 523-2378
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 531-8722
$22.00	4	(617) 878-6100
$0.00	4, 9	(800) 820-8417
$18.00	4, 10	(800) 243-7762
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$20.00	2, 3, 4, 6	(800) 624-7634
$0.00	N.R.	(978) 546-3411

Survey of Credit Card Plans

07/31/2009	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
01/31/1992	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/1992	TOWN NORTH NATIONAL BANK	MASTERCARD	National	N
01/31/1992	TRUST COMPANY BANK	MASTERCARD	Regional	R
01/31/1992	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/1992	UNION BANK	MASTERCARD	Single State	CA
01/31/1992	UNION PLANTERS NATIONAL BANK	MASTERCARD	National	N
01/31/1992	UNION TRUST COMPANY	MASTERCARD	Single State	CT
07/31/2009	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1992	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/1999	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
01/31/1998	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
01/31/1998	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
07/31/2009	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/2011	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
07/31/2009	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1992	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R

Survey of Credit Card Plans

	9.5%	F		30
	18%	F		25
	14%	V	4	0
	18%	F		25
	19.8%	F		25
	19.8%	V	9	25
	18%	F		25
	17.8%	F		30
	14.8%	F		25
	19.8%	F		25
	18%	F		25
	14.88%	F		25
	18%	F		25
	16.5%	F		25
	9.5%	F		30
	11.24%	V	1	20
	19.5%	F		25

Survey of Credit Card Plans

$12.00	5, 7	(802) 728-9611
$21.00	2, 3, 4, 10	(800) 432-4932
$0.00	4	
$18.00	2, 3, 10	(800) 822-4072
$10.00	8	(518) 381-3603
$15.00	1, 2, 3, 4, 5, 6, 7, 8	(619) 230-4134
$15.00	N.R.	(800) 628-8946
$20.00	2, 3, 4, 10	(800) 972-2234
$0.00	N.R.	(570) 346-7741
$20.00	N.R.	(800) 821-5184
$15.00	4	(540) 561-4707
$20.00	4, 6	(803) 733-2050
$15.00	4	(540) 561-4707
$0.00	N.R.	(781) 631-6000
$12.00	5, 7	(802) 728-9611
$0.00	3, 4, 5, 9, 10	(877) 700-4722
$15.00	4	(800) 284-4100

Survey of Credit Card Plans

07/31/1992	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
07/31/1999	HSBC BANK USA	MASTERCARD	Single State	NY
07/31/2009	FNBT.COM BANK	MASTERCARD	Single State	FL
07/31/1999	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1992	BANK OF MONTANA	MASTERCARD	National	N
07/31/2009	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1992	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
07/31/1992	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/1999	MERCHANTS BANK, THE	MASTERCARD	Regional	R
07/31/1992	CENTRAL BANK OF THE SOUTH	MASTERCARD	Regional	R
07/31/1992	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
07/31/1992	CENTRAL FIDELITY BANK	MASTERCARD	Single State	VA
01/31/1991	FIRST NH BANK	MASTERCARD	Regional	R
01/31/2011	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
07/31/2009	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/2011	SECURITY STATE BANK	MASTERCARD	National	N
07/31/1999	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/2009	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

21.99%	F			25
16.65%	V	1		25
14.9%	F			30
16.99%	V	1		25
12.25%	V	1		30
13.9%	F			25
17.8%	F			25
18%	F			25
14.05%	F			25
13.5%	V	1		30
17.88%	F			25
18%	F			25
17.5%	V	1		25
9.25%	V	1		25
16.15%	V	1		25
9.75%	V	1		30
12.9%	F			25
12.24%	V	1		20

Survey of Credit Card Plans

$20.00	N.R.	(800) 533-5600
$0.00	9, 10	(800) 975-4722
$20.00	N.R.	(850) 796-2020
$0.00	N.R.	(800) 547-7378
$19.00	N.R.	(406) 761-8922
$0.00	4	(907) 777-4523
$20.00	4	(800) 426-6420
$15.00	4	(800) 476-4228
$0.00	4	(800) 322-5222
$20.00	4, 6, 8	(800) 239-5175
$18.00	4, 6	(800) 672-2539
$15.00	2, 3	(800) 388-5634
$18.00	2, 3, 4	(800) 852-3719
$0.00	N.R.	(978) 546-3411
$15.00	N.R.	(800) 593-1557
$0.00	4, 6, 10	(307) 568-2483
$0.00	N.R.	(518) 381-3845
$0.00	N.R.	(888) 804-8516

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1998	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/1999	TRUSTMARK NATIONAL BANK	MASTERCARD	Single State	MS
07/31/1992	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
07/31/2009	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1992	FIDELITY TRUST COMPANY	MASTERCARD	National	N
07/31/2009	AMERIPRISE BANK, FSB	MASTERCARD	National	N
07/31/1992	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/1998	BANKBOSTON (NH), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1992	FIRST FLORIDA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1992	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1991	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	Single State	NV
07/31/1992	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD	Single State	CA
07/31/1992	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1991	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD	Single State	CA
01/31/2011	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2011	USAA SAVINGS BANK	MASTERCARD	National	N

Survey of Credit Card Plans

16.5%	F		25
15%	F		30
19.68%	F		25
8.9%	V	1	30
17.4%	V	1	25
4.5%	V	1	30
18.9%	V	1	30
12.49%	V	1	25
17.5%	F		30
16.5%	F		25
21.6%	V	9	25
17.5%	V	9	25
21.6%	V	9	25
17.9%	F		25
15.99%	V	9	25
17.4%	V	1	25

Survey of Credit Card Plans

$15.00	4, 6, 7	(800) 342-2778
$12.00	8, 9	(800) 844-2300
$20.00	N.R.	(516) 296-6028
$0.00	N.R.	(800) 844-2723
$0.00	2, 3, 4, 5, 6, 8, 10	(800) 323-5353
$150.00	N.R.	(866) 715-4255
$20.00	2, 3, 4	(800) 876-3262
$18.00	N.R.	(800) 252-9210
$24.00	4, 10	(800) 226-2273
$15.00	4, 6, 7	(800) 847-4428
$15.00	8	(800) 955-5050
$25.00	N.R.	(800) 955-5050
$15.00	N.R.	(800) 955-5050
$25.00	N.R.	(800) 955-5050
$0.00	4, 9	(800) 820-8417
$0.00	N.R.	(800) 531-8722

Survey of Credit Card Plans

01/31/1998	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/2011	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/1991	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/1992	FIRST NH BANK	MASTERCARD	Regional	R
01/31/1998	FIRST COMMUNITY BANK OF MERCER COUNTY, INC.	MASTERCARD	National	N
01/31/2009	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1999	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/2009	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1992	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
07/31/1992	FIRST USA BANK	MASTERCARD	Regional	R
01/31/2009	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1992	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC
07/31/1992	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1992	FLEET BANK OF NEW YORK	MASTERCARD	Single State	NY
07/31/1992	FLEET BANK OF NEW YORK, N.A.	MASTERCARD	Regional	R
01/31/2009	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1999	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1992	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R

Survey of Credit Card Plans

14.9%	V	1	30
16.8%	F		25
16.5%	F		27
17.5%	V	1	25
17%	V	1	25
13%	V	4	25
12.5%	V	4	25
16.8%	F		25
18%	F		25
17.9%	F		25
10.57%	V	1	25
18%	F		25
21.96%	F		0
14.9%	V	1	25
14.9%	V	1	25
7.99%	V	9	25
12.25%	V	1	25
18.9%	F		25

Survey of Credit Card Plans

$0.00	7	(800) 876-3262
$0.00	N.R.	(800) 522-4100
$15.00	4	(808) 525-8794
$18.00	2, 3, 4	(800) 852-3719
$0.00	N.R.	(800) 757-9812
$18.00	4, 5, 8, 10	(800) 523-2378
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 522-4100
$20.00	N.R.	(800) 359-3862
$20.00	N.R.	(800) 955-9900
$0.00	N.R.	(800) 531-8722
$15.00	4	(919) 779-8540
$0.00	4	(803) 733-2050
$20.00	N.R.	(800) 537-3777
$20.00	N.R.	(800) 537-3777
$0.00	4, 9	(800) 820-8417
$0.00	N.R.	(800) 922-9092
$18.00	N.R.	(800) 237-7400

Survey of Credit Card Plans

01/31/2009	SILVERTON BANK, N.A.	MASTERCARD	National	N
01/31/2009	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
01/31/2009	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
07/31/1992	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
01/31/2009	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1992	MANUFACTURERS BANK - WILMINGTON	MASTERCARD	Regional	R
07/31/1992	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
07/31/1992	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1992	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1999	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
07/31/1992	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1992	NATIONAL CITY BANK	MASTERCARD	Single State	OH
07/31/1992	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
01/31/2009	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1999	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1999	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2009	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

11.15%	V	1	25
10%	V	1	25
9.5%	F		30
17.4%	V	1	25
14.8%	F		25
13.9%	V	4	0
19.8%	F		25
17.9%	F		25
13.9%	V	1	25
14.9%	F		25
16.92%	F		0
17.9%	F		25
19.8%	F		25
16.5%	F		25
16.8%	F		25
15.75%	V	4	25
11.49%	V	1	20

Survey of Credit Card Plans

$30.00	4, 5, 6, 7	(800) 854-7642
$0.00	N.R.	(978) 546-3411
$12.00	5, 7	(802) 728-9611
$25.00	2, 3, 4, 6, 7, 8	(800) 666-1897
$0.00	N.R.	(570) 346-7741
$0.00	N.R.	(302) 366-8478
$20.00	4, 5	(800) 624-6600
$40.00	N.R.	(302) 456-8737
$35.00	4, 5, 8	(412) 234-1680
$20.00	N.R.	(850) 796-2020
$0.00	4	(803) 775-1236
$18.00	N.R.	(800) 282-7541
$15.00	4	(800) 527-0086
$0.00	N.R.	(781) 631-6000
$0.00	N.R.	(800) 522-4100
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	3, 4, 5, 9, 10	(877) 700-4722

Survey of Credit Card Plans

01/31/2009	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1992	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA
07/31/1996	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1991	FIRST ALABAMA BANK	MASTERCARD	Regional	R
07/31/1992	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
07/31/1992	SOCIETY NATIONAL BANK	MASTERCARD	Regional	R
07/31/1992	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
01/31/1991	FIDELITY BANK DELAWARE	MASTERCARD	Regional	R
01/31/2009	FIRST NATIONAL BANK OF IPSWICH, THE	MASTERCARD	National	N
01/31/2000	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
07/31/1992	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/2009	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1992	TRUST COMPANY BANK	MASTERCARD	Regional	R
07/31/1992	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/2011	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1992	UNION BANK	MASTERCARD	Single State	CA
07/31/1992	UNION PLANTERS NATIONAL BANK	MASTERCARD	National	N
07/31/1992	UNION TRUST COMPANY	MASTERCARD	Single State	CT
07/31/1995	FIRST NH BANK	MASTERCARD	Regional	R
01/31/2002	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N

Survey of Credit Card Plans

11.65%	V	1	25
17.52%	V	3	25
12.5%	V	4	25
21%	F		25
19.8%	F		30
13.44%	V	4	25
18%	F		25
18%	F		25
8.75%	V	1	0
19.7%	V	1	30
18%	F		25
13.9%	F		25
18%	F		30
17.8%	F		30
13.25%	V	1	25
19.8%	V	9	25
18%	F		25
17.8%	F		30
16.9%	V	1	25
12.5%	V	4	25

Survey of Credit Card Plans

$18.00	4, 10	(800) 697-0049
$22.00	4	(617) 982-6300
$0.00	N.R.	(800) 922-9092
$15.00	N.R.	(800) 828-0893
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$20.00	2, 3, 4	(800) 762-4389
$18.00	4	(800) 289-6404
$15.00	4	(800) 338-0644
$35.00	N.R.	(800) 944-2726
$0.00	N.R.	(800) 533-5600
$21.00	3, 4, 10	(800) 432-4932
$0.00	4	(907) 777-4523
$18.00	2, 3, 5	(800) 822-4072
$12.00	8	(518) 381-3603
$18.00	4, 5, 8, 10	(800) 523-2378
$15.00	1, 2, 3, 4, 5, 6, 7, 8, 10	(619) 230-4134
$15.00	N.R.	(800) 628-8946
$20.00	2, 3, 4, 10	(800) 972-2234
$20.00	4	(800) 852-3719
$0.00	N.R.	(800) 922-9092

Survey of Credit Card Plans

01/31/2002	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2002	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1990	NORSTAR BANK, N.A.	MASTERCARD	Single State	NY
01/31/2005	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1990	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
07/31/1995	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
07/31/1995	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/2012	BANCORPSOUTH BANK	MASTERCARD	Regional	AL, AR, FL, LA, MS, MO, TN, TX
01/31/1990	NBD DELAWARE BANK	MASTERCARD	Regional	R
07/31/1995	HORIZON BANK & TRUST, STATE SAVINGS BANK	MASTERCARD	National	N
07/31/1995	HORRY COUNTY STATE BANK	MASTERCARD	National	N
01/31/1997	SIGNET BANK	MASTERCARD	Regional	R
07/31/1995	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
01/31/1990	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
07/31/1995	INTEGRA BANK	MASTERCARD	Regional	R
01/31/1990	NATIONAL CITY BANK	MASTERCARD	Single State	OH
01/31/2005	FARM BUREAU BANK FSB	MASTERCARD	National	N
01/31/2005	EXCHANGE NATIONAL BANK OF	MASTERCARD	Single State	MO

Survey of Credit Card Plans

	16.8%	F			25
	13.25%	V	4		25
	17.9%	F			25
	14.9%	F			30
	17.8%	F			25
	18%	F			25
	14.88%	F			25
	13.9%	V	1	10.65%	30
	18%	F			30
	12.9%	V	1		25
	15%	F			25
	15.9%	F			25
	16.9%	V	1		25
	19.8%	F			25
	14.9%	F			25
	17.9%	F			25
	10.74%	V	1		20
	16.92%	F			25

Survey of Credit Card Plans

$0.00		N.R.	(800) 522-4100
$18.00		4, 5, 8, 10	(302) 652-2378
$20.00		4, 10	(716) 286-2500
$20.00		1, 9	(850) 796-2020
$20.00		4	(800) 426-6420
$15.00		4	(919) 755-7550
$20.00		4	(803) 733-2050
$0.00	$25.00	N.R.	(800) 844-2723
$18.00		4, 10	(800) 544-9220
$0.00		N.R.	(800) 571-3462
$25.00		N.R.	(803) 756-6333
$0.00		10	(800) 377-5691
$0.00		N.R.	(800) 237-7400
$15.00		4	(800) 527-0086
$15.00		4	(800) 352-0186
$18.00		N.R.	
$0.00		9	(800) 492-3276
$0.00		4	(800) 761-8362

Survey of Credit Card Plans

	JEFFERSON CITY, THE			
07/31/1995	KEY BANK OF MAINE	MASTERCARD	Single State	ME
07/31/1995	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
07/31/2002	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1995	LIBERTY NATIONAL BANK AND TRUST COMPANY OF KENTUCKY	MASTERCARD	National	N
07/31/1995	MAGNA BANK OF ILLINOIS	MASTERCARD	Regional	R
07/31/1995	MARINE MIDLAND BANK	MASTERCARD	National	N
07/31/1995	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	MERCANTILE BANK OF ILLINOIS	MASTERCARD	Regional	R
01/31/2005	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
07/31/1995	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1995	NATIONAL CITY BANK, INDIANA	MASTERCARD	Single State	IN
01/31/2005	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/1990	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1990	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

17.7%	V	4	25
17.7%	V	4	25
11.9%	V	1	30
18%	F		30
17.9%	F		25
19.8%	F		25
17.9%	V	1	25
20.9%	V	1	25
17.9%	F		25
19.24%	V	1	25
19.8%	V	1	25
16.92%	F		0
17.8%	F		25
12.65%	V	1	25
18.6%	F		25
19.8%	F		25

Survey of Credit Card Plans

$12.00	2, 3, 4, 6	(800) 624-7634
$12.00	2, 3, 4, 5, 6	(800) 624-7634
$0.00	N.R.	(800) 844-2723
$20.00	4	(502) 589-3111
$20.00	4	(800) 624-6211
$20.00	4, 5, 10	(800) 962-7463
$0.00	N.R.	(800) 847-7378
$0.00	4, 5, 8	(800) 753-7011
$20.00	4	(800) 755-4070
$0.00	N.R.	(800) 379-7999
$0.00	N.R.	(901) 529-6259
$0.00	4	(803) 778-8498
$15.00	N.R.	(800) 774-2424
$15.00	3, 4, 5, 8, 9	(405) 440-2100
$18.00	4, 5, 8	(800) 441-7011
$20.00	N.R.	(800) 847-7378

Survey of Credit Card Plans

01/31/1990	MARINE MIDLAND BANK, N.A.	MASTERCARD	National	N
01/31/1990	MARINE MIDLAND (DELAWARE) NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2002	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/2005	CITIZENS BANK OF RHODE ISLAND	MASTERCARD	National	N
01/31/2005	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
01/31/2005	CITIZENS BANK OF MASSACHUSETTS	MASTERCARD	National	N
01/31/2005	CITIBANK, N.A.	MASTERCARD	National	N
01/31/2005	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
07/31/2002	CAPITAL ONE BANK	MASTERCARD	National	N
01/31/2005	CAPITAL ONE BANK	MASTERCARD	National	N
01/31/1997	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2002	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	SIGNET BANK/VIRGINIA	MASTERCARD	Regional	R
07/31/2002	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/2005	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1990	MANUFACTURERS HANOVER TRUST COMPANY	MASTERCARD	National	N
07/31/1995	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	MASTERCARD	Regional	R

Survey of Credit Card Plans

19.8%	V	9	25
19.8%	F		25
16.75%	F		0
16.45%	F		25
7.99%	V	1	25
7.99%	V	1	25
7.99%	V	1	25
9.49%	V	1	25
9.4%	V	1	25
14.9%	F		25
18.9%	V	1	25
16.75%	F		0
10.99%	V	1	22
19.8%	F		25
10.15%	V	1	25
11.9%	V	1	30
19.8%	F		25
17.9%	V	1	25

Survey of Credit Card Plans

$20.00	4, 6, 8	(800) 624-6600
$20.00	4, 5, 8	(800) 727-7539
$12.00	4	(800) 342-7343
$0.00	4	(617) 441-1475
$0.00	2, 3, 4, 6, 9	(888) 426-1114
$0.00	2, 3, 4, 5, 6, 9	(800) 747-8155
$0.00	2, 3, 4, 6, 9	(888) 426-1114
$0.00	N.R.	(800) 950-5114
$25.00	N.R.	(607) 737-3760
$50.00	N.R.	(800) 955-7070
$39.00	N.R.	(800) 955-7070
$12.00	4	(800) 342-7343
$0.00	N.R.	(800) 441-7681
$18.00	10	(800) 955-7070
$0.00	N.R.	(607) 737-3862
$0.00	N.R.	(800) 844-2723
$20.00	4	(800) 648-3355
$21.00	N.R.	(800) 432-4932

Survey of Credit Card Plans

	ASSOCIATION			
07/31/2012	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	
01/31/1990	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
07/31/1995	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/1998	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
07/31/1995	UNION BANK	MASTERCARD	Single State	CA
07/31/1998	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1995	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/2004	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2004	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
07/31/1995	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/2004	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2004	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1995	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2002	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2012	COPPERMARK BANK	MASTERCARD	Regional	MO, OK, TX
01/31/1996	AMALGAMATED BANK OF CHICAGO	MASTERCARD	National	N
07/31/2004	PENN SECURITY BANK AND TRUST	MASTERCARD	National	N

Survey of Credit Card Plans

12.99%	V	1	9.74%	21
18.9%	F			25
17.9%	F			25
18%	F			25
19.8%	F			25
14.88%	F			25
18.15%	V	1		25
12.5%	V	4		25
14.9%	V	1		25
12.67%	V	4		25
16.8%	F			25
10%	V	1		25
16.75%	V	4		25
9.74%	V	1		25
16.99%	V	1	13.74%	25
14%	V	1		25
14.8%	F			25

Survey of Credit Card Plans

$0.00	$15.00	N.R.	(800) 804-8516
$18.00		N.R.	
$0.00		N.R.	(518) 381-3615
$15.00		4	(540) 561-4707
$15.00		1, 4	(619) 496-5355
$20.00		4, 6	(803) 733-2050
$18.00		4, 10	(800) 821-5184
$18.00		4, 5, 8, 10	(302) 652-2378
$20.00		N.R.	(302) 792-6000
$0.00		N.R.	(800) 922-9092
$0.00		N.R.	(973) 686-5404
$0.00		N.R.	(800) 922-9092
$18.00		4, 5, 8, 10	(302) 652-2378
$0.00		N.R.	
$15.00	$25.00	N.R.	(800) 593-1557
$0.00		10	(800) 365-6464
$0.00		N.R.	(800) 327-0394

Survey of Credit Card Plans

	COMPANY			
07/31/2004	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/1997	NATIONAL CITY BANK OF INDIANA	MASTERCARD	Single State	IN
07/31/2004	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1990	FLORIDA NATIONAL BANK	MASTERCARD	Regional	R
01/31/1990	FLEET NATIONAL BANK	MASTERCARD	National	N
01/31/1996	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/2004	JUNIPER BANK	MASTERCARD	National	N
07/31/2004	HEARTLAND BANK	MASTERCARD	Single State	OH
01/31/1996	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	MASTERCARD	Single State	OH
01/31/1996	BANK ONE, KENTUCKY, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1997	METROPOLITAN SAVINGS BANK OF CLEVELAND	MASTERCARD	National	N
07/31/2004	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1996	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
01/31/1996	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/1997	MERCHANTS BANK, THE	MASTERCARD	Regional	R
07/31/2002	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR

Survey of Credit Card Plans

16.5%	F		25
16.4%	V	1	25
12.99%	V	1	25
18%	F		25
16.7%	F		25
13.6%	V	1	0
14.24%	V	1	20
11.65%	V	1	25
16.13%	V	9	25
18%	F		30
13.9%	F		25
14.9%	F		30
17.8%	V	1	25
14.65%	V	1	25
14.3%	F		25
9.75%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(781) 631-6000
$0.00	1	(800) 774-2424
$0.00	N.R.	(800) 421-2110
$22.00	N.R.	(800) 874-8320
$25.00	4, 10	(800) 343-5420
$0.00	N.R.	(800) 942-1977
$0.00	3, 4, 5, 6	(866) 802-6562
$18.00	N.R.	(800) 876-9119
$20.00	N.R.	(800) 945-2006
$20.00	4	(502) 589-3111
$0.00	N.R.	(888) 775-7649
$20.00	1, 9	(850) 796-2020
$0.00	4	(800) 426-6420
$12.00	4	(800) 476-4228
$0.00	N.R.	(800) 322-2356
$50.00	N.R.	(870) 391-8000

Survey of Credit Card Plans

01/31/1996	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
01/31/1996	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
01/31/1990	FIRST USA BANK	MASTERCARD	Regional	R
07/31/2004	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
01/31/1990	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
01/31/1990	FIRST UNION NATIONAL BANK OF FLORIDA	MASTERCARD	Regional	R
07/31/2004	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2004	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2012	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD	National	
01/31/1990	FIRST PENNSYLVANIA BANK (DEL)	MASTERCARD	Regional	R
07/31/2004	CITIZENS BANK OF RHODE ISLAND	MASTERCARD	National	N
01/31/1996	COMPASS BANK	MASTERCARD	Regional	R
07/31/2004	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
07/31/2004	CITIZENS BANK OF MASSACHUSETTS	MASTERCARD	National	N
07/31/2004	CITIBANK, N.A.	MASTERCARD	National	N
07/31/2004	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
07/31/2004	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

10.75%	F				25
15.6%	F				25
19.8%	F				25
16.92%	F				25
18%	F				25
18%	F				25
17.99%	V	1			25
9.75%	F				25
15.99%	V	1		7%	25
18%	F				30
7.99%	V	1			25
18%	V	1			30
7.99%	V	1			25
7.99%	V	1			25
10.24%	V	1			20
9.4%	V	1			25
6.99%	V	1			20

Survey of Credit Card Plans

$18.00		1, 10	(800) 334-1073
$15.00		N.R.	(800) 388-5634
$20.00		4, 8	(800) 622-6528
$0.00		4	(800) 761-8362
$20.00		N.R.	(800) 359-3862
$22.00		N.R.	(800) 874-8320
$0.00		N.R.	(800) 379-7999
$50.00		N.R.	(870) 391-8000
$0.00	$25.00	4, 5, 10	(800) 451-7843
$20.00		4	(800) 635-6800
$0.00		2, 3, 4, 6, 9	(888) 426-1114
$20.00		N.R.	(800) 239-5175
$0.00		2, 3, 4, 6, 9	(888) 426-1114
$0.00		2, 3, 4, 6, 9	(888) 426-1114
$0.00		N.R.	(800) 950-5114
$0.00		N.R.	(607) 737-3761
$0.00		N.R.	(800) 242-7324

Survey of Credit Card Plans

01/31/1997	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2004	CAPITAL ONE BANK	MASTERCARD	National	N
01/31/1997	MARK TWAIN BANK	MASTERCARD	Regional	R
01/31/1997	MARINE MIDLAND BANK	MASTERCARD	National	N
07/31/2004	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/1996	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/1996	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1997	MAGNA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2012	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/1998	NATIONAL CITY BANK OF KENTUCKY	MASTERCARD	Regional	R
07/31/2004	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/2004	AMERICREST BANK	MASTERCARD	Regional	R
01/31/1996	FIRST NH BANK	MASTERCARD	Regional	R
07/31/2002	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2003	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/2012	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
01/31/1990	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	Single State	NV
01/31/2004	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1990	FIRST INTERSTATE BANK OF	MASTERCARD	Single State	CA

Survey of Credit Card Plans

17.15%	V	1		25
12.9%	V	1		25
17.9%	F			25
16.95%	V	9		25
16.45%	F			25
19%	V	1		30
16.5%	F			25
17.9%	F			25
15.24%	V	1	11.99%	25
15.9%	V	1		25
11.9%	V	1		30
12.65%	V	1		25
17.15%	V	1		25
23.99%	V	1		25
14.9%	F			25
13.9%	F		0%	25
18.6%	V	9		25
12.5%	V	4		25
17.9%	F			25

Survey of Credit Card Plans

$0.00		N.R.	(800) 847-7378
$59.00		N.R.	(800) 955-7070
$0.00		4	(800) 624-6211
$20.00		10	(800) 962-7463
$0.00		4	(617) 441-1475
$39.00		2, 3, 4	(800) 876-3262
$15.00		4, 6, 7	(800) 843-8411
$0.00		4	(800) 624-6211
$0.00	$1.00	10	(800) 342-2778
$0.00		N.R.	(800) 282-7541
$0.00		N.R.	(800) 844-2723
$15.00		3, 4, 5, 8, 9	(405) 593-1557
$20.00		4	(800) 852-3719
$0.00		N.R.	(800) 379-7999
$50.00		N.R.	(800) 955-7070
$0.00	$10.00	4	(907) 774-4519
$15.00		N.R.	(800) 858-5050
$18.00		4, 5, 8, 10	(302) 652-2378
$25.00		N.R.	(800) 552-5050

Survey of Credit Card Plans

	CALIFORNIA			
07/31/2012	FIRST NATIONAL BANK OF THE MID CITIES	MASTERCARD	National	
01/31/2004	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2004	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1996	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
01/31/1996	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
01/31/2004	TRUSTMARK NATIONAL BANK	MASTERCARD	Regional	R
07/31/2002	EAST CAROLINA BANK, THE	MASTERCARD	Single State	NC
01/31/2003	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1996	HORIZON BANK & TRUST, STATE SAVINGS BANK	MASTERCARD	Single State	TX
01/31/1996	HORRY COUNTY STATE BANK	MASTERCARD	National	N
07/31/2002	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
01/31/1990	FIRST INTERSTATE BANCARD COMPANY, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1996	INTEGRA BANK	MASTERCARD	Single State	PA
01/31/2004	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1997	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

13.92%	F			0%	25
16.8%	F				25
10%	V	1			25
18%	F				25
14.88%	F				25
15.9%	F				30
12.65%	V	1			25
9.24%	V	1			20
12.9%	V	1			25
15%	F				25
16.92%	F				25
21%	F				25
14.9%	F				25
14.8%	F				25
18.65%	V	1			25

Survey of Credit Card Plans

$0.00	$0.00	N.R.	(817) 553-2500
$0.00		N.R.	(800) 522-4100
$0.00		N.R.	(800) 922-9092
$15.00		4	(919) 755-7550
$20.00		4, 6, 8	(803) 733-2050
$0.00		4, 5, 6, 8, 10	(601) 208-4900
$15.00		4, 5, 6	(252) 449-4900
$0.00		N.R.	(800) 242-7324
$0.00		N.R.	(800) 313-3163
$25.00		N.R.	(803) 756-6333
$0.00		4	(800) 761-8362
$20.00		N.R.	(800) 552-5055
$15.00		4	(800) 352-0186
$0.00		N.R.	(800) 327-0394
$0.00		1	(800) 477-6000

Survey of Credit Card Plans

01/31/2004	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1996	MAGNA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1996	MARINE MIDLAND BANK	MASTERCARD	National	N
01/31/1996	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1996	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2004	JUNIPER BANK	MASTERCARD	National	N
01/31/1996	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
01/31/1996	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
01/31/1996	NATIONAL CITY BANK, INDIANA	MASTERCARD	Single State	IN
01/31/1996	NATIONAL CITY BANK, KENTUCKY	MASTERCARD	Regional	R
01/31/2004	INTEGRA BANK NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2002	FIRST CITIZENS NATIONAL BANK	MASTERCARD	National	N
01/31/1996	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2002	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2004	HEARTLAND BANK	MASTERCARD	Single State	OH
01/31/2004	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1990	BRANCH BANKING AND TRUST	MASTERCARD	Regional	R

Survey of Credit Card Plans

9.9%	F		25
17.9%	F		25
19.8%	F		25
16.75%	V	1	25
14.65%	V	1	25
11.99%	V	1	20
19.8%	V	1	25
16.92%	F		0
9.5%	F		25
15.9%	V	1	25
15.9%	F		25
10.74%	F		18
16.75%	F		0
16.5%	F		25
11.65%	V	1	25
14.9%	F		30
18%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 421-2110
$20.00	4	(800) 624-6211
$20.00	10	(800) 962-7463
$0.00	N.R.	(800) 847-7378
$0.00	4, 5, 8	(800) 753-7011
$0.00	4, 6, 9	(877) 523-0478
$0.00	N.R.	(901) 529-6259
$0.00	4	(800) 543-8227
$0.00	4, 10	(800) 774-2424
$0.00	4	(800) 727-8686
$0.00	4, 5, 10	(800) 467-1928
$0.00	10	(800) 558-3424
$12.00	4	(800) 342-7343
$15.00	4, 6, 7, 10	(800) 342-2778
$18.00	N.R.	(800) 876-9119
$20.00	1, 10	(850) 796-2020
$15.00	N.R.	(800) 476-4228

Survey of Credit Card Plans

	COMPANY			
01/31/1997	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
01/31/1997	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
01/31/1996	SIGNET BANK	MASTERCARD	Regional	R
01/31/2004	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
01/31/1990	FIRST AMERICAN NATIONAL BANK	MASTERCARD	Regional	R
01/31/2004	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
01/31/2004	CITIBANK, N.A.	MASTERCARD	National	N
01/31/1996	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1996	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2004	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/2004	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2004	CAPITAL ONE BANK	MASTERCARD	National	N
01/31/1996	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/2004	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/1990	FIRST ALABAMA BANK	MASTERCARD	Regional	R
07/31/2002	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD	National	N

Survey of Credit Card Plans

14.88%	F		25
18%	F		25
19.8%	F		25
16.92%	F		25
17.5%	V	1	25
9.75%	F		25
8.99%	V	1	21
15.4%	V	1	25
17.9%	F		25
9.4%	V	1	25
6.99%	V	1	20
12.9%	F		25
12.5%	V	4	25
16.45%	F		25
21%	F		25
13.92%	F		30

Survey of Credit Card Plans

$20.00	4, 6	(803) 733-2050
$15.00	4	(919) 755-7550
$18.00	10	(800) 955-7070
$0.00	4	(800) 761-8362
$15.00	N.R.	(800) 321-6667
$50.00	N.R.	(870) 391-8000
$0.00	N.R.	(800) 950-5114
$0.00	4	(800) 432-4932
$0.00	N.R.	(518) 381-3845
$0.00	N.R.	(607) 737-3862
$0.00	N.R.	(800) 242-7324
$59.00	N.R.	(800) 955-7070
$0.00	N.R.	(800) 922-9092
$0.00	4	(617) 441-1475
$15.00	N.R.	(800) 828-0893
$0.00	N.R.	(817) 283-4615

Survey of Credit Card Plans

01/31/1996	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1990	FIDELITY BANK DELAWARE	MASTERCARD	Single State	PA
07/31/1996	AMALGAMATED BANK OF CHICAGO	MASTERCARD	National	N
01/31/2004	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/2004	AMERICREST BANK	MASTERCARD	Regional	R
07/31/2012	FNBT.COM BANK	MASTERCARD	Single State	FL
01/31/1990	EUROPEAN AMERICAN BANK	MASTERCARD	Regional	R
01/31/1990	EQUIBANK (DELAWARE) NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1996	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/2003	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2002	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/2003	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2003	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/2003	TRUSTMARK NATIONAL BANK	MASTERCARD	Regional	R
07/31/1996	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
07/31/1996	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/2003	TOWN NORTH BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2002	HSBC BANK USA	MASTERCARD	Single State	NY
07/31/2003	PENN SECURITY BANK AND TRUST	MASTERCARD	National	N

Survey of Credit Card Plans

16.5%	V	4		25
18%	F			25
14.25%	V	1		25
11.9%	V	1		30
12.65%	V	1		25
14.9%	F		0%	30
19.68%	F			25
19.8%	F			25
14.15%	V	1		25
12.5%	V	4		25
12.15%	V	1		25
16.8%	F			25
12.5%	V	4		25
15.9%	F			30
17.55%	V	1		25
14.15%	V	1		25
7.75%	V	9		25
13.65%	V	1		25
14.8%	F			25

Survey of Credit Card Plans

$18.00		4, 5, 8, 10	(302) 652-2378
$15.00		4	(800) 338-0644
$0.00		10	(800) 723-0303
$0.00		N.R.	(800) 844-2723
$15.00		3, 4, 5, 8, 9	(405) 440-2100
$20.00	$0.00	1	(800) 899-4321
$20.00		N.R.	(516) 296-6028
$15.00		N.R.	(302) 479-0599
$0.00		N.R.	(800) 942-1977
$18.00		4, 5, 8, 10	(302) 652-2378
$18.00		N.R.	(800) 876-9119
$0.00		N.R.	(800) 522-4100
$0.00		N.R.	(800) 922-9092
$0.00		4, 5, 6, 8, 10	(601) 969-4900
$0.00		4	(314) 466-8750
$12.00		4	(800) 476-4228
$0.00		1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 820-8417
$0.00		9, 10	(800) 975-4722
$0.00		N.R.	(800) 327-0394

Survey of Credit Card Plans

	COMPANY			
07/31/1996	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
07/31/1996	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
07/31/2012	HAWTHORN BANK	MASTERCARD	Single State	MO
07/31/2003	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2012	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	
01/31/1990	CONNECTICUT NATIONAL BANK	MASTERCARD	Regional	R
07/31/2003	HSBC BANK USA	MASTERCARD	Single State	NY
07/31/2003	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1996	COMPASS BANK	MASTERCARD	Regional	R
07/31/2003	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1990	COMERICA BANK - DETROIT	MASTERCARD	Regional	R
07/31/2012	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	MASTERCARD	National	
01/31/1997	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/1996	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/2003	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
07/31/2002	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2012	NATIONAL GRAND BANK OF	MASTERCARD	Single State	MA

Survey of Credit Card Plans

	11.25%	F			25
	15.6%	F			25
	10.15%	V	1	6.9%	25
	9.99%	F			25
	14.99%	V	1	11.74%	25
	15%	F			25
	13.15%	V	1		25
	11.4%	V	1		25
	18%	V	1		30
	14.9%	F			30
	18%	F			30
	12.99%	V	1	9.74%	21
	16.5%	F			25
	18.9%	V	1		30
	16.92%	F			25
	12.99%	F			25
	16.5%	F		0%	25

Survey of Credit Card Plans

$29.00		1, 10	(800) 334-1073
$15.00		N.R.	(800) 388-5634
$0.00	$1.00	N.R.	(800) 761-8362
$0.00		N.R.	(800) 421-2110
$0.00	$0.00	3, 5, 9, 10	(800) 975-4722
$25.00		4	(800) 431-4011
$0.00		9, 10	(800) 975-4722
$18.00		N.R.	(800) 876-9119
$20.00		N.R.	(800) 239-5175
$20.00		N.R.	(850) 796-2020
$20.00		4	(800) 841-0012
$0.00	$15.00	N.R.	(800) 804-8516
$15.00		4, 6, 7	(808) 847-4444
$39.00		2, 3, 4	(800) 876-3262
$0.00		4	(800) 761-8362
$0.00		N.R.	(800) 421-2110
$0.00		N.R.	(888) 631-1776

Survey of Credit Card Plans

	MARBLEHEAD			
07/31/2012	PENN SECURITY BANK & TRUST CO.	MASTERCARD	National	
07/31/2003	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2003	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2003	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
07/31/2003	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2003	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/2003	CAMDEN NATIONAL BANK	MASTERCARD	Single State	ME
07/31/2003	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/1997	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/1997	FIRST COMMUNITY BANK OF MERCER COUNTY, INC.	MASTERCARD	National	N
07/31/1996	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
07/31/1996	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1998	METROPOLITAN BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/2003	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/2003	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1996	HORIZON BANK & TRUST, STATE	MASTERCARD	Single State	TX

Survey of Credit Card Plans

14.8%	F		0%	28
9.75%	F			25
10.24%	V	1		25
9.65%	V	1		25
7.99%	V	1		20
14.9%	F			25
15.9%	F			30
16.45%	F			25
18.9%	V	1		30
16.75%	V	1		25
18%	F			25
14.88%	F			25
13.9%	F			25
11.9%	V	1		30
9.24%	V	1		25
12.9%	V	1		25

Survey of Credit Card Plans

$0.00	$20.00	N.R.	(800) 327-0394
$50.00		N.R.	(870) 391-8000
$0.00		N.R.	(800) 950-5114
$0.00		N.R.	(607) 737-3862
$0.00		N.R.	(800) 242-7324
$50.00		N.R.	(800) 955-7070
$0.00		N.R.	(207) 236-8821
$0.00		4	(617) 441-1475
$39.00		2, 4	(800) 876-3262
$15.00		N.R.	(800) 757-9812
$15.00		4	(919) 755-7550
$20.00		4	(803) 733-2050
$0.00		N.R.	(888) 775-7649
$0.00		N.R.	(800) 844-2723
$0.00		N.R.	(800) 750-5114
$0.00		N.R.	(800) 313-3163

Survey of Credit Card Plans

	SAVINGS BANK			
07/31/1996	HORRY COUNTY STATE BANK	MASTERCARD	National	N
07/31/2002	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/2003	AMERICREST BANK	MASTERCARD	Regional	R
01/31/1990	CHEMICAL BANK NEW JERSEY, NATIONAL ASSOCIATION	MASTERCARD	Single State	NJ
01/31/1990	CHEMICAL BANK DELAWARE	MASTERCARD	National	N
07/31/2012	RANDOLPH NATIONAL BANK	MASTERCARD	National	
01/31/2003	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1996	MARINE MIDLAND BANK	MASTERCARD	National	N
07/31/1996	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2003	VALLEY NATIONAL BANK	MASTERCARD	Single State	NY
01/31/2003	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/2003	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1996	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1996	NATIONAL CITY BANK OF INDIANA	MASTERCARD	Single State	IN
01/31/2003	TRUSTMARK NATIONAL BANK	MASTERCARD	Regional	R
01/31/1990	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	MASTERCARD	Regional	R
07/31/2002	TOWN NORTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	TX

Survey of Credit Card Plans

13.15%	V	1			25
14.8%	F				25
12.65%	V	1			25
19.8%	F				30
19.5%	F				25
9.5%	F			0%	30
12.75%	V	4			25
16.95%	V	9			25
17.15%	V	1			25
16.8%	F				25
10%	V	1			25
12.5%	V	4			25
16.92%	F				0
9.5%	V	1			25
15.9%	F				30
18.9%	F				25
9.99%	V	3			25

Survey of Credit Card Plans

$0.00	N.R.	(803) 756-6333
$0.00	N.R.	(800) 327-0394
$15.00	3, 4, 5, 8, 9	(405) 593-1557
$15.00	4	(800) 452-5741
$20.00	N.R.	(302) 453-1300
$12.00	7	(802) 728-9611
$18.00	4, 5, 8, 10	(302) 652-2378
$20.00	10	(800) 962-7463
$0.00	N.R.	(800) 847-7378
$0.00	N.R.	(800) 522-4100
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 922-9092
$0.00	4	(800) 543-8227
$0.00	4, 10	(800) 774-2424
$0.00	4, 5, 6, 8, 10	(601) 969-4900
$18.00	N.R.	
$0.00	4, 6	(972) 391-6800

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2003	TOWN NORTH BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2003	SECOND NATIONAL BANK OF WARREN, THE	MASTERCARD	Single State	OH
07/31/2012	RBS CITIZENS GROUP	MASTERCARD	National	
07/31/2002	TRUSTMARK NATIONAL BANK	MASTERCARD	Regional	R
07/31/2002	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1996	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2002	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/2012	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	MA, NH, RI, VT, CT, ME
01/31/2003	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/2012	SECURITY STATE BANK	MASTERCARD	National	
01/31/2003	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2003	JUNIPER BANK	MASTERCARD	National	N
01/31/2003	HSBC BANK USA	MASTERCARD	Single State	NY
01/31/2003	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/1996	SIGNET BANK	MASTERCARD	Regional	R
01/31/2003	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD	National	N

Survey of Credit Card Plans

7.75%	V	1		25
15.9%	F			25
15.49%	V	1	14.99%	21
15.9%	F			30
12.5%	V	4		25
16.75%	F			0
16.8%	F			25
9.25%	V	1	0.06%	25
14.8%	F			25
9.75%	V	1	6.5%	30
12.99%	F			25
13.49%	V	1		25
13.65%	V	1		25
11.65%	V	1		25
15.9%	F			25
13.92%	F			25

Survey of Credit Card Plans

$0.00		N.R.	(800) 820-8302
$0.00		N.R.	(800) 331-7631
$0.00	$30.00	2, 4, 6, 9, 10	(800) 426-1114
$0.00		4, 5, 6, 8, 10	(601) 969-4900
$0.00		N.R.	(800) 922-9092
$12.00		4	(800) 342-7343
$0.00		N.R.	(800) 522-4100
$0.00	$10.00	N.R.	(978) 546-3411
$0.00		N.R.	(800) 327-0394
$0.00	$10.00	4, 6, 10	(307) 568-2483
$0.00		N.R.	(800) 421-2110
$0.00		4, 9, 10	(877) 523-0478
$0.00		9, 10	(800) 975-4722
$18.00		N.R.	(800) 876-9119
$0.00		10	(800) 983-3332
$0.00		N.R.	(817) 283-4615

Survey of Credit Card Plans

01/31/1997	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
01/31/2003	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/1997	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
07/31/1996	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/1991	SOCIETY NATIONAL BANK	MASTERCARD	National	N
01/31/1991	SOUTHEAST BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2011	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD	National	N
01/31/2011	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/1991	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/1991	TOWN NORTH NATIONAL BANK	MASTERCARD	Single State	TX
01/31/1991	TRUST COMPANY BANK	MASTERCARD	Regional	R
01/31/1991	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/1991	UNION BANK	MASTERCARD	Single State	CA
01/31/1991	UNION TRUST COMPANY	MASTERCARD	Single State	CT
01/31/1991	UNITED BANK OF DENVER NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1991	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/1998	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1998	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	Regional	R

Survey of Credit Card Plans

15.6%	F		25
16.5%	F		25
10.75%	F		25
17.9%	F		25
16.85%	V	4	30
18%	F		25
15.99%	V	1	25
16.15%	V	1	25
17.5%	F		25
14%	V	4	0
18%	F		25
19.8%	F		25
19.8%	V	9	25
15%	F		25
18.8%	F		25
19.8%	F		25
16.5%	V	4	25
14.9%	V	1	25

Survey of Credit Card Plans

$15.00	N.R.	(800) 388-5634
$15.00	4, 6, 7, 10	(800) 342-2778
$29.00	1, 10	(800) 334-1073
$0.00	N.R.	(518) 381-3850
$20.00	2, 3, 4, 6	(800) 362-9936
$21.00	4, 8, 10	(305) 375-6288
$0.00	4, 5, 6, 10	(800) 451-7843
$15.00	N.R.	(800) 593-1557
$21.00	2, 3	(800) 432-4932
$0.00	N.R.	
$18.00	2, 3, 4, 6, 10	(404) 588-7832
$10.00	N.R.	(518) 381-3603
$15.00	2, 3, 4, 7	(800) 563-6034
$20.00	4	(203) 377-7367
$15.00	N.R.	(303) 861-5200
$20.00	N.R.	(800) 821-5184
$18.00	4, 5, 8, 9	(302) 652-2378
$20.00	9	(302) 792-6000

Survey of Credit Card Plans

	SOCIETY, FSB			
01/31/1999	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2011	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1991	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1994	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC
07/31/1997	NATIONAL CITY BANK OF KENTUCKY	MASTERCARD	Regional	R
01/31/2007	HEARTLAND BANK	MASTERCARD	Single State	OH
07/31/2011	SECURITY STATE BANK	MASTERCARD	National	N
01/31/1994	FLEET BANK OF NEW YORK	MASTERCARD	National	N
01/31/1999	CAMDEN NATIONAL BANK	MASTERCARD	Single State	ME
07/31/1990	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
01/31/1997	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
01/31/1994	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
07/31/1997	NATIONAL CITY BANK OF INDIANA	MASTERCARD	Single State	IN
01/31/1994	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
01/31/1994	LIBERTY NATIONAL BANK AND TRUST COMPANY OF KENTUCKY	MASTERCARD	National	N
01/31/1994	MARINE MIDLAND BANK	MASTERCARD	National	N
01/31/1994	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N

Survey of Credit Card Plans

	16.4%	V	1	25
	9.99%	V	1	21
	19.8%	F		25
	18%	F		25
	15.9%	V	1	25
	15.65%	V	1	25
	9.75%	V	1	30
	14.4%	V	1	25
	15.9%	F		30
	18.9%	F		25
	14.15%	V	1	25
	18.9%	F		25
	15.65%	V	1	25
	17.4%	F		25
	18%	F		30
	19.8%	F		25
	16.9%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 847-7378
$0.00	N.R.	(888) 804-8516
$18.00	4, 10	(800) 642-4720
$15.00	4	(919) 779-8540
$0.00	4	(800) 727-8686
$18.00	10	(800) 697-0049
$0.00	4, 6, 10	(800) 835-3728
$20.00	4	(800) 537-3777
$0.00	N.R.	(207) 236-8821
$18.00	N.R.	(800) 237-7400
$0.00	4	(314) 466-6420
$48.00	N.R.	(614) 480-2719
$0.00	10	(800) 774-2424
$25.00	2, 3, 4, 10	(800) 444-4539
$20.00	4	(502) 589-3111
$20.00	4, 5, 10	(800) 962-7463
$40.00	N.R.	(800) 847-7378

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1994	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1994	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
01/31/1994	NATIONAL CITY BANK, KENTUCKY	MASTERCARD	National	N
01/31/1994	NATIONAL WESTMINSTER BANK NJ	MASTERCARD	Regional	R
01/31/2007	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
01/31/1999	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
07/31/2011	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1997	METROPOLITAN SAVINGS BANK OF CLEVELAND	MASTERCARD	National	N
01/31/1994	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2011	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/2007	FIRST COMMUNITY BANK	MASTERCARD	National	N
07/31/1997	MERCHANTS BANK, THE	MASTERCARD	Regional	R
01/31/1994	PRIMERICA BANK	MASTERCARD	National	N
07/31/2011	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2007	FARM BUREAU BANK FSB	MASTERCARD	National	N
01/31/2007	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
07/31/1997	MBNA AMERICA BANK, NATIONAL	MASTERCARD	National	N

Survey of Credit Card Plans

13.9%	V	1	25
16.92%	F		0
18.9%	F		25
15.9%	V	1	25
13.9%	F		25
16.45%	F		25
15.99%	F		25
13.9%	F		25
14.75%	F		0
17.4%	V	1	25
14.9%	F		25
14.3%	F		25
14.75%	V	1	25
16.8%	F		25
15.24%	V	1	20
16.92%	F		25
17.4%	V	1	25

Survey of Credit Card Plans

$35.00	4, 5, 8	(800) 753-7011
$0.00	4	(803) 922-0434
$16.00	4, 5, 10	(800) 727-8686
$15.00	4, 6	(516) 420-1122
$0.00	4	(907) 777-4523
$0.00	4	(888) 497-4667
$0.00	4, 9	(800) 820-8417
$0.00	N.R.	(888) 775-7649
$12.00	N.R.	(800) 342-7343
$0.00	N.R.	(800) 531-8722
$50.00	4, 5, 6, 8	(505) 241-7373
$0.00	N.R.	(800) 322-2356
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$0.00	N.R.	(800) 522-4100
$0.00	9, 10	(800) 492-3276
$0.00	4	(800) 761-8362
$0.00	N.R.	(800) 847-7378

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2007	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/2007	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
01/31/1999	BANKBOSTON (NH), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1994	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
01/31/2007	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
01/31/2007	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1990	FLEET NATIONAL BANK	MASTERCARD	National	N
01/31/1994	SUNWEST BANK OF ALBUQUERQUE, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1997	MARINE MIDLAND BANK	MASTERCARD	National	N
01/31/1994	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/1994	UNION BANK	MASTERCARD	Single State	CA
01/31/1994	UNION PLANTERS NATIONAL BANK	MASTERCARD	National	N
01/31/1994	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/1994	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/2007	CHASE BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1997	MAGNA BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1990	FIRST USA BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

16.15%	V	1	25
8.99%	F		25
14.99%	V	1	25
11.9%	V	1	25
7.99%	V	1	20
11.24%	V	1	20
16.7%	F		25
15.3%	V	1	30
16.95%	V	9	25
17.9%	F		25
19.8%	F		25
18%	F		25
15.4%	V	1	25
12.5%	V	4	25
8.99%	F		20
17.9%	V	1	25
19.8%	F		25

Survey of Credit Card Plans

$15.00	1, 3, 4, 5, 8, 9	(800) 593-1557
$50.00	10	(870) 391-8000
$0.00	N.R.	(888) 701-7362
$24.00	4	(800) 289-6404
$0.00	2, 4, 6, 10	(888) 426-1114
$0.00	N.R.	(800) 950-5114
$25.00	4, 10	(800) 343-5420
$20.00	N.R.	(800) 426-6420
$20.00	10	(800) 962-7463
$12.00	8	(518) 381-3603
$15.00	1, 4	(619) 230-4134
$15.00	N.R.	(901) 383-6691
$18.00	4, 10	(800) 821-5184
$0.00	N.R.	
$0.00	N.R.	(888) 684-7370
$0.00	4	(800) 624-6211
$20.00	N.R.	(800) 622-6528

Survey of Credit Card Plans

01/31/1994	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1994	ABBOTT BANK, THE	MASTERCARD	National	N
07/31/1990	FIRST UNION NATIONAL BANK OF GEORGIA	MASTERCARD	Regional	R
07/31/1990	FIRST UNION NATIONAL BANK OF FLORIDA	MASTERCARD	Regional	R
07/31/1994	AMSOUTH BANK OF ALABAMA	MASTERCARD	Regional	R
07/31/1994	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
01/31/2007	BANKERS BANK, THE	MASTERCARD	Regional	R
01/31/2007	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1994	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
01/31/1999	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD	National	N
01/31/2012	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1990	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD	Single State	NV
07/31/1990	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD	Single State	CA
07/31/1990	FIRST INTERSTATE BANCARD COMPANY, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1990	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI

Survey of Credit Card Plans

14.75%	V	3	25
16.3%	V	1	25
18%	F		25
18%	F		25
19.5%	F		25
17.65%	V	1	30
14.15%	V	1	25
11.15%	V	1	30
12.25%	V	1	0
19.8%	V	1	30
13.9%	V	1	30
21.6%	V	9	25
17.9%	F		25
21%	F		25
16.5%	F		27

Survey of Credit Card Plans

$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	2, 3, 4, 6	(800) 288-6844
$20.00	N.R.	(800) 359-3862
$22.00	N.R.	(800) 874-8320
$15.00	4	(800) 231-7493
$0.00	N.R.	(800) 533-5000
$30.00	4, 5, 6, 7	(800) 854-7642
$0.00	N.R.	(800) 844-2723
$0.00	N.R.	(800) 942-1977
$0.00	N.R.	(800) 533-5600
$0.00	N.R.	(800) 844-2723
$15.00	N.R.	(800) 552-5050
$25.00	N.R.	(800) 552-5050
$20.00	N.R.	(800) 552-5050
$15.00	4, 6	(808) 525-8794

Survey of Credit Card Plans

07/31/1994	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
07/31/1994	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/2006	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1990	FIRST CAPITAL BANK	MASTERCARD	Regional	R
07/31/1994	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
07/31/2006	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
07/31/2001	HSBC BANK USA	MASTERCARD	Single State	NY
07/31/2006	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1990	FIRST ALABAMA BANK	MASTERCARD	Regional	R
07/31/2006	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/2006	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1994	COMMERCE BANK OF SPRINGFIELD, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1994	COMPASS BANK	MASTERCARD	Regional	R
07/31/1990	FIDELITY BANK DELAWARE	MASTERCARD	Regional	R
07/31/1997	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2006	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1998	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1994	FIDELITY TRUST COMPANY	MASTERCARD	National	N

Survey of Credit Card Plans

16.55%	V	1	25
18%	F		25
16%	V	4	25
17.5%	V	1	25
15.6%	F		25
14.9%	V	1	25
16.9%	V	1	25
16.8%	F		25
21%	F		25
11.15%	V	1	25
10.24%	V	1	20
16.5%	V	1	25
17.15%	V	1	30
18%	F		25
18.65%	V	1	25
14.8%	F		25
16.5%	V	4	25
17.15%	V	1	25

Survey of Credit Card Plans

$0.00	4	(800) 466-6420
$15.00	4	(800) 476-4228
$18.00	4, 5, 8, 10	(800) 523-2378
$18.00	2, 3, 4	(800) 852-3719
$15.00	N.R.	(800) 388-5634
$20.00	N.R.	(302) 792-6000
$0.00	9, 10	(800) 975-4722
$0.00	N.R.	(800) 522-4100
$15.00	N.R.	(800) 828-0893
$0.00	N.R.	(800) 531-2265
$0.00	4, 8, 9	(800) 820-8417
$0.00	4, 10	(800) 645-2103
$20.00	N.R.	(800) 239-5175
$15.00	4	(800) 338-0644
$0.00	1	(800) 477-6000
$0.00	N.R.	(570) 346-7741
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353

Survey of Credit Card Plans

07/31/2001	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1994	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/2006	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/2001	MERCHANTS BANK, THE	MASTERCARD	Single State	VT
07/31/1994	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
07/31/2006	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2006	HEARTLAND BANK	MASTERCARD	Single State	OH
01/31/2003	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2006	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1994	FIRST NH BANK	MASTERCARD	Regional	R
07/31/1998	MERCHANTS BANK, THE	MASTERCARD	Regional	R
01/31/2012	COPPERMARK BANK	MASTERCARD	Regional	R
07/31/2006	FIRST COMMUNITY BANK	MASTERCARD	National	N
07/31/2006	FIA CARD SERVICES, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/2006	FARM BUREAU BANK FSB	MASTERCARD	National	N
07/31/2006	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
07/31/1994	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC

Survey of Credit Card Plans

12.99%	F		25
18.9%	V	1	30
16.5%	F		25
14.05%	F		25
16.5%	F		25
14.74%	V	1	20
15.65%	V	1	25
9.75%	F		25
13.9%	F		25
15.65%	V	1	25
14.3%	F		25
16.99%	V	1	25
13.9%	F		25
7.9%	F		25
15.99%	V	1	20
16.92%	F		25
18%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 932-2775
$20.00	2, 3, 4	(800) 876-3262
$0.00	N.R.	(781) 631-6000
$0.00	N.R.	(800) 322-5222
$15.00	4, 6, 7	(800) 843-8411
$0.00	3, 4, 5, 9, 10	(877) 700-4722
$18.00	10	(800) 697-0049
$50.00	N.R.	(870) 391-8000
$0.00	4, 9	(907) 777-4523
$20.00	4	(800) 852-3719
$0.00	4	(800) 322-5222
$15.00	N.R.	(800) 593-1557
$25.00	4, 5, 6, 7, 8	(505) 241-7373
$0.00	N.R.	(800) 421-2110
$0.00	9, 10	(800) 492-3276
$0.00	4	(800) 761-8362
$15.00	4	(919) 779-8540

Survey of Credit Card Plans

	COMPANY			
07/31/1994	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/2006	COPPERMARK BANK	MASTERCARD	Regional	R
07/31/2001	TOWN NORTH NATIONAL BANK	MASTERCARD	Single State	TX
07/31/1997	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1994	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
07/31/1994	INTEGRA BANK/PITTSBURGH	MASTERCARD	Regional	R
07/31/1997	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Regional	R
07/31/2006	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2006	CITIZENS BANK OF RHODE ISLAND	MASTERCARD	National	N
07/31/1994	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
07/31/2006	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
07/31/1994	LIBERTY NATIONAL BANK AND TRUST COMPANY OF KENTUCKY	MASTERCARD	National	N
07/31/1994	MAGNA BANK OF ILLINOIS	MASTERCARD	Regional	R
07/31/2006	CITIZENS BANK OF MASSACHUSETTS	MASTERCARD	National	N
07/31/1994	MARINE MIDLAND BANK	MASTERCARD	National	N
07/31/1994	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1994	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD	Regional	R

Survey of Credit Card Plans

14.88%	F		25
16.15%	V	1	25
9.99%	F		25
14.88%	F		25
18.9%	F		25
14.9%	V	3	25
18%	F		25
8.99%	F		25
9.99%	V	1	20
16.5%	F		25
9.99%	V	1	20
18%	F		30
16.65%	V	1	25
9.99%	V	1	20
19.8%	F		25
16.9%	F		25
14.15%	V	1	25

Survey of Credit Card Plans

$20.00	4	(803) 733-2050
$15.00	1, 3, 4, 5, 8, 9	(800) 593-1557
$0.00	3, 4, 5, 8	(972) 391-6623
$20.00	4, 6	(803) 733-2050
$0.00	N.R.	(614) 480-2719
$15.00	2, 3, 4, 6	
$15.00	4	(540) 561-4707
$50.00	10	(870) 391-8000
$0.00	2, 4, 6, 10	(888) 426-1114
$20.00	2, 3, 4, 5, 6	(800) 333-4539
$0.00	2, 4, 6, 10	(888) 426-1114
$20.00	4	(502) 589-3111
$0.00	2, 3, 4, 6	(618) 394-5350
$0.00	2, 4, 6, 10	(888) 426-1114
$20.00	4, 5, 10	(800) 962-7463
$40.00	N.R.	(800) 847-7378
$35.00	4, 5, 8	(800) 753-7011

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1994	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1994	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
07/31/1994	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
07/31/1994	NATIONAL CITY BANK, KENTUCKY	MASTERCARD	National	N
07/31/2006	CITIBANK, N.A.	MASTERCARD	National	N
07/31/2001	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
07/31/2006	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/2012	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD	National	N
07/31/1994	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
07/31/2001	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/2001	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/2006	BANCORPSOUTH BANK	MASTERCARD	Regional	R
07/31/1990	CONNECTICUT NATIONAL BANK	MASTERCARD	Regional	R
07/31/1998	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	Single State	DE
07/31/1990	COMERICA BANK - DETROIT	MASTERCARD	Regional	R
07/31/2001	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2006	WILMINGTON TRUST COMPANY	MASTERCARD	National	N

Survey of Credit Card Plans

17.9%	F		25
19.8%	V	1	25
16.92%	F		0
18.9%	F		25
11.74%	V	1	20
18.9%	F		25
13.65%	V	1	25
15.99%	V	1	25
15.75%	F		0
12.5%	V	4	25
10.65%	V	1	25
17.15%	V	1	30
15%	F		25
14.9%	V	1	25
18%	F		25
16.8%	F		25
15.25%	V	4	25

Survey of Credit Card Plans

$20.00	2, 3, 4	(800) 755-4070
$0.00	4	(901) 529-6259
$0.00	4	(803) 778-8498
$16.00	4, 5	(800) 727-8686
$0.00	N.R.	(800) 950-5114
$0.00	N.R.	(518) 381-3845
$25.00	N.R.	(607) 737-3761
$0.00	4, 5, 10	(800) 451-7843
$12.00	N.R.	(800) 342-7343
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 844-2723
$25.00	4	(800) 431-4011
$20.00	10	(800) 292-9594
$20.00	4	(800) 841-0012
$0.00	N.R.	(800) 522-4100
$18.00	4, 5, 8, 10	(302) 652-2378

Survey of Credit Card Plans

01/31/2006	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
01/31/2006	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
07/31/1994	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
01/31/2006	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1998	MARINE MIDLAND BANK	MASTERCARD	Single State	NY
07/31/1994	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2001	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/1994	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
07/31/1994	UNION BANK	MASTERCARD	Single State	CA
07/31/1994	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
01/31/2012	FIRST NATIONAL BANK ALASKA	MASTERCARD	Single State	AK
07/31/1994	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/2006	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/1990	CHEMICAL BANK NEW JERSEY, NATIONAL ASSOCIATION	MASTERCARD	Single State	NJ
07/31/1994	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2006	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
01/31/1995	ABBOTT BANK, THE	MASTERCARD	National	N

Survey of Credit Card Plans

14.9%	V	1	25
16.8%	F		25
11.15%	V	1	25
9.25%	V	1	25
14.44%	V	9	25
18%	V	1	25
14.75%	V	4	25
17.9%	F		25
19.8%	F		25
16.65%	V	1	25
13.9%	F		25
12.5%	V	4	25
14.8%	F		25
19.8%	F		30
14.75%	V	4	25
16.5%	F		25
17.4%	V	1	25

Survey of Credit Card Plans

$20.00	N.R.	(302) 792-6000
$0.00	N.R.	(800) 522-4100
$18.00	1, 4	(800) 289-6404
$0.00	N.R.	(800) 922-9092
$25.00	10	(800) 962-7463
$21.00	2, 3, 4, 6, 8	(800) 432-4932
$18.00	4, 5, 8, 10	(302) 652-2378
$12.00	8	(518) 381-3603
$15.00	1, 4	(619) 496-5355
$18.00	N.R.	(800) 821-5184
$0.00	4	(907) 777-4523
$0.00	N.R.	(918) 664-1400
$0.00	N.R.	(800) 327-0394
$15.00	4	(800) 452-5741
$18.00	4, 5, 8, 10	(302) 652-2378
$0.00	N.R.	(781) 631-6000
$0.00	2, 3, 4, 6	(800) 288-6844

Survey of Credit Card Plans

07/31/1990	CHEMICAL BANK DELAWARE	MASTERCARD	National	N
07/31/1990	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	MASTERCARD	Regional	R
07/31/1990	CENTRAL FIDELITY BANK	MASTERCARD	National	N
01/31/2006	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2006	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1990	CARDINAL FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1995	BANK OF MISSISSIPPI	MASTERCARD	Single State	MS
01/31/1995	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/1990	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
07/31/1997	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2006	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
07/31/1990	BOATMEN'S BANK OF DELAWARE	MASTERCARD	Regional	R
07/31/1990	BAYBANK MIDDLESEX	MASTERCARD	National	N
01/31/1995	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
01/31/1995	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/2006	FARM BUREAU BANK FSB	MASTERCARD	National	N
01/31/2006	EXCHANGE NATIONAL BANK OF	MASTERCARD	Single State	MO

Survey of Credit Card Plans

19.5%	F			25
18.9%	F			25
18%	F			25
9.9%	F			25
13.9%	V	1		20
18%	F			25
18%	F			25
13.5%	V	1		0
18%	F			25
16.5%	F			25
14.9%	F			30
17.8%	F			25
17.46%	F			25
17.8%	V	1		25
18%	F			25
12.99%	V	1		20
16.92%	F			25

Survey of Credit Card Plans

$20.00	N.R.	(302) 453-1300
$18.00	4	(800) 762-2273
$15.00	N.R.	(800) 388-5634
$0.00	N.R.	(800) 421-2110
$0.00	5, 9, 10	(888) 385-8916
$18.00	8, 10	(800) 654-2320
$0.00	N.R.	(601) 680-2123
$0.00	N.R.	(800) 942-1977
$15.00	4	(800) 476-4228
$15.00	4, 6, 7	(800) 342-2778
$20.00	1, 9	(850) 796-2020
$20.00	4, 10	(800) 426-6420
$21.00	4, 8, 10	(800) 221-3393
$0.00	4	(800) 466-6420
$15.00	4	(800) 476-4228
$0.00	9, 10	(800) 492-3276
$0.00	4	(800) 761-8362

Survey of Credit Card Plans

	JEFFERSON CITY, THE			
01/31/1995	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
07/31/1990	BANK ONE, INDIANAPOLIS, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2006	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/2012	FNBT.COM BANK	MASTERCARD	Single State	FL
01/31/2006	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
01/31/2006	CITIZENS BANK OF RHODE ISLAND	MASTERCARD	National	N
01/31/2006	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
01/31/2006	CITIZENS BANK OF MASSACHUSETTS	MASTERCARD	National	N
01/31/2006	CITIBANK, N.A.	MASTERCARD	National	N
01/31/1995	COMPASS BANK	MASTERCARD	Regional	R
01/31/2006	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/2012	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1997	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/2006	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/1997	FIRST COMMUNITY BANK OF MERCER COUNTY, INC.	MASTERCARD	National	N
01/31/2002	CAMBRIDGE TRUST COMPANY	MASTERCARD	National	N
01/31/2006	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1995	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
01/31/1995	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI

Survey of Credit Card Plans

15.6%	F		25
19.8%	F		25
15.15%	V	1	25
14.9%	F		30
9.75%	F		25
6.99%	V	1	20
6.99%	V	1	20
6.99%	V	1	20
10.24%	V	1	20
18%	V	1	30
12.65%	V	1	25
15.99%	V	1	23
19%	V	1	30
18.9%	V	1	25
17%	V	1	25
16.45%	F		25
17.15%	V	1	30
18.9%	V	1	30
16.5%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(800) 388-5634
$20.00	4	(800) 428-1700
$15.00	1, 3, 4, 5, 8, 9	(800) 593-1557
$20.00	N.R.	(800) 899-4321
$50.00	10	(870) 391-8059
$0.00	2, 3, 4, 6, 10	(800) 426-1114
$0.00	2, 3, 4, 6, 10	(800) 426-1114
$0.00	2, 3, 4, 6, 10	(800) 426-1114
$0.00	N.R.	(800) 950-5114
$20.00	N.R.	(800) 239-5175
$25.00	N.R.	(607) 737-3761
$0.00	3, 4, 5, 9, 10	(800) 975-4722
$39.00	2, 4	(800) 876-3262
$39.00	N.R.	(800) 955-7070
$15.00	N.R.	(800) 757-9812
$0.00	4	(617) 441-1475
$0.00	N.R.	(800) 844-2723
$39.00	2, 3, 4	(800) 876-3262
$15.00	4, 6, 7	(808) 847-4444

Survey of Credit Card Plans

01/31/2012	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1998	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/1990	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2012	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
07/31/2005	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2005	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
07/31/2005	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/1995	FIRST NH BANK	MASTERCARD	Regional	R
07/31/1998	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/2012	RANDOLPH NATIONAL BANK	MASTERCARD	National	N
07/31/2005	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/2005	STEUBEN TRUST COMPANY	MASTERCARD	Regional	R
01/31/2002	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/1998	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2002	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
01/31/2002	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1995	FIRST-CITIZENS BANK & TRUST COMPANY	MASTERCARD	Single State	NC

Survey of Credit Card Plans

16.5%	F		25
14.9%	V	1	30
19.5%	F		30
14.8%	F		28
14.75%	V	4	25
14.9%	V	1	25
16.8%	F		25
16.9%	V	1	25
16.8%	F		25
9.5%	F		30
8%	V	1	25
13.92%	F		25
9.9%	F		25
16.5%	F		25
10.4%	V	1	25
17.74%	V	1	25
18%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(888) 631-1776
$0.00	7	(800) 876-3262
$15.00	4	(205) 326-5700
$0.00	N.R.	(800) 327-0394
$18.00	4, 5, 8, 10	(304) 652-2378
$20.00	N.R.	(302) 792-6000
$0.00	N.R.	(800) 552-4100
$20.00	4	(800) 852-3719
$0.00	N.R.	(800) 522-4100
$12.00	5, 7	(802) 728-9611
$0.00	N.R.	(800) 922-9092
$18.00	4, 5, 6, 7, 8, 10	(607) 324-5010
$0.00	N.R.	(800) 955-7070
$15.00	4, 6, 7, 10	(808) 847-4444
$0.00	N.R.	(607) 737-3862
$0.00	N.R.	(800) 950-5114
$15.00	4	(919) 755-7550

Survey of Credit Card Plans

	COMPANY			
01/31/1995	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD	Single State	SC
07/31/1990	ABBOTT BANK, THE	MASTERCARD	National	N
01/31/2002	CITY NATIONAL BANK	MASTERCARD	Single State	CA
01/31/1990	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/1995	HUNTINGTON NATIONAL BANK, THE	MASTERCARD	Regional	R
07/31/1998	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1995	INTEGRA BANK/PITTSBURGH	MASTERCARD	Regional	R
07/31/2005	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/2002	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
01/31/1995	KEY BANK OF NEW YORK	MASTERCARD	Single State	NY
01/31/1990	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1995	LIBERTY NATIONAL BANK AND TRUST COMPANY OF KENTUCKY	MASTERCARD	Regional	R
01/31/1995	MAGNA BANK OF ILLINOIS	MASTERCARD	Regional	R
01/31/1995	MARINE MIDLAND BANK	MASTERCARD	National	N
01/31/1995	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1995	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/2005	NATIONAL GRAND BANK OF	MASTERCARD	Single State	MA

Survey of Credit Card Plans

	14.88%	F		25
	16.2%	V	9	25
	15.96%	F		25
	19.8%	F		25
	16.4%	V	1	25
	12.5%	V	4	25
	14.9%	V	3	25
	14.8%	F		25
	9.75%	F		25
	14.11%	V	3	25
	14.46%	V	4	25
	18%	F		30
	17.9%	V	1	25
	19.8%	F		25
	16.9%	F		25
	17.9%	F		25
	16.5%	F		25

Survey of Credit Card Plans

$20.00	4	(803) 733-2050
$0.00	2, 3, 4, 5, 6	(800) 999-6977
$25.00	N.R.	(310) 297-8000
$18.00	4, 10	(800) 642-4720
$0.00	N.R.	(614) 480-2719
$0.00	N.R.	(800) 498-6890
$15.00	2, 3, 4, 6	(412) 644-7554
$0.00	N.R.	(800) 327-0394
$50.00	N.R.	(870) 391-8000
$20.00	2, 3, 4, 5, 6	(800) 444-4539
$0.00	N.R.	(800) 922-9092
$20.00	4	(502) 589-3111
$20.00	1, 2, 3, 4, 6	(800) 624-6211
$20.00	4, 5, 10	(800) 962-7463
$0.00	N.R.	(800) 847-7378
$20.00	4	(800) 755-4070
$0.00	N.R.	(781) 631-6000

Survey of Credit Card Plans

	MARBLEHEAD			
01/31/1995	NATIONAL BANK OF COMMERCE	MASTERCARD	Regional	R
01/31/1995	NATIONAL BANK OF SOUTH CAROLINA, THE	MASTERCARD	Single State	SC
01/31/1995	NATIONAL CITY BANK, INDIANA	MASTERCARD	Single State	IN
01/31/1990	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/2005	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2002	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1990	UNITED BANK OF DENVER NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2002	EAST CAROLINA BANK, THE	MASTERCARD	Single State	NC
07/31/2005	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1995	ONE VALLEY BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	WV
01/31/2002	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
07/31/1997	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
07/31/1997	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD	National	N
01/31/2002	FIRST CITIZENS NATIONAL BANK	MASTERCARD	National	N
01/31/2002	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI

Survey of Credit Card Plans

19.8%	V	1	25
16.92%	F		0
17.8%	F		25
19.8%	F		25
9.9%	F		25
14.99%	V	1	25
18.8%	F		25
13.4%	V	1	25
14.49%	V	1	20
16.75%	F		0
16.92%	F		25
15.6%	F		25
11%	F		25
12.96%	F		18
16.5%	F		25

Survey of Credit Card Plans

$0.00	4	(901) 529-6259
$0.00	4	(803) 778-8498
$15.00	N.R.	(800) 774-2424
$20.00	4, 10	(800) 821-5184
$0.00	N.R.	(800) 421-2110
$0.00	N.R.	(800) 379-7999
$15.00	N.R.	(800) 888-7858
$15.00	4, 10	(252) 449-4900
$0.00	5, 9, 10	(800) 975-4722
$12.00	4	(800) 342-7343
$0.00	N.R.	(800) 761-8362
$15.00	N.R.	(800) 388-5634
$29.00	10	(800) 334-1073
$0.00	10	(800) 321-3176
$15.00	4, 6, 7, 10	(800) 342-2778

Survey of Credit Card Plans

07/31/2005	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	FL
01/31/1990	BANK ONE, INDIANAPOLIS, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
01/31/2002	FIRST NATIONAL BANK & TRUST	MASTERCARD	Single State	GA
01/31/1995	SOUTHERN NATIONAL BANK OF NORTH CAROLINA	MASTERCARD	Regional	R
07/31/2005	FARM BUREAU BANK FSB	MASTERCARD	National	N
07/31/2005	EXCHANGE NATIONAL BANK OF JEFFERSON CITY, THE	MASTERCARD	Single State	MO
01/31/1995	TRUSTCO BANK NEW YORK	MASTERCARD	Single State	NY
01/31/1990	UNION BANK	MASTERCARD	Single State	CA
01/31/1995	UNION BANK	MASTERCARD	Single State	CA
01/31/1995	UNITED MISSOURI BANK U.S.A.	MASTERCARD	National	N
07/31/1998	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
01/31/1995	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/2005	DIRECT MERCHANTS CREDIT CARD BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1990	SUN BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	FL
01/31/1995	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
07/31/2005	COPPERMARK BANK	MASTERCARD	Regional	R
01/31/2012	ROCKPORT NATIONAL BANK	MASTERCARD	Regional	R
07/31/1997	BANK OF BOSTON CONNECTICUT	MASTERCARD	National	N
01/31/2012	SECURITY STATE BANK	MASTERCARD	National	N

Survey of Credit Card Plans

14.9%	F		30
19.8%	F		25
14.9%	F		30
12.4%	V	1	25
11.74%	V	1	20
16.92%	F		25
17.9%	F		25
19.8%	V	9	25
19.8%	F		25
17.15%	V	1	25
12.5%	V	4	25
12.5%	V	4	25
20.24%	V	1	25
17.5%	F		25
17.75%	V	4	25
12.65%	V	1	25
9.25%	V	1	25
12.25%	V	1	25
9.75%	V	1	30

Survey of Credit Card Plans

$20.00	1, 9	(850) 796-2020
$20.00	4	(800) 428-1700
$20.00	N.R.	(850) 796-2020
$18.00	1, 4	(800) 289-6404
$0.00	9, 10	(800) 492-3276
$0.00	4	(800) 761-8362
$12.00	N.R.	(518) 381-3843
$15.00	4	(800) 542-6014
$15.00	1, 4	(619) 496-5355
$18.00	N.R.	(800) 821-5184
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 922-9092
$0.00	N.R.	(800) 379-7999
$21.00	10	(800) 432-4932
$18.00	4, 5, 8, 10	(302) 652-2378
$15.00	3, 4, 5, 8, 9	(800) 593-1557
$0.00	N.R.	(978) 546-3411
$18.00	N.R.	(800) 252-2273
$0.00	4, 6, 10	(800) 835-3728

Survey of Credit Card Plans

07/31/1997	BANCORPSOUTH BANK	MASTERCARD	Single State	MS
07/31/2005	COMMUNITY FIRST BANK	MASTERCARD	Single State	AR
07/31/2005	CITIZENS BANK OF RHODE ISLAND	MASTERCARD	National	N
07/31/2005	CITIZENS BANK OF PENNSYLVANIA	MASTERCARD	National	N
07/31/2005	CITIZENS BANK OF MASSACHUSETTS	MASTERCARD	National	N
01/31/1990	SOVRAN BANK/CENTRAL SOUTH	MASTERCARD	Single State	TN
07/31/1995	BANK OF MISSISSIPPI	MASTERCARD	Single State	MS
07/31/1995	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD	National	N
07/31/2005	CITIBANK, N.A.	MASTERCARD	National	N
07/31/2005	CHEMUNG CANAL TRUST COMPANY	MASTERCARD	Single State	NY
07/31/2005	CAPITAL ONE BANK	MASTERCARD	National	N
07/31/1998	TRUSTMARK NATIONAL BANK	MASTERCARD	Single State	MA
01/31/2012	TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2012	USAA SAVINGS BANK	MASTERCARD	National	N
01/31/1990	SOCIETY NATIONAL BANK	MASTERCARD	Regional	R
07/31/1995	BOATMEN'S CREDIT CARD BANK	MASTERCARD	Regional	R
07/31/1995	BRANCH BANKING AND TRUST COMPANY	MASTERCARD	Regional	R
01/31/2002	HSBC BANK USA	MASTERCARD	Single State	NY
07/31/2005	BANCORPSOUTH BANK	MASTERCARD	Regional	R
01/31/1990	SOCIETY BANK & TRUST	MASTERCARD	Regional	R

Survey of Credit Card Plans

14.4%	V	1	25
9.75%	F		25
8.99%	V	1	25
8.99%	V	1	25
8.99%	V	1	25
17.9%	F		25
18%	F		25
14%	V	1	0
9.74%	V	1	20
11.4%	V	1	25
18.9%	V	1	25
15.9%	F		30
15.99%	F		25
17.9%	V	1	25
17.41%	V	4	30
18.05%	V	1	25
18%	F		25
15.65%	V	1	25
15.9%	V	1	30
17.61%	V	4	30

Survey of Credit Card Plans

$0.00	N.R.	(601) 680-2123
$50.00	10	(870) 391-8059
$0.00	1, 2, 3, 4, 6, 9	(888) 426-1114
$0.00	1, 2, 3, 4, 6, 9	(800) 747-8155
$0.00	1, 2, 3, 4, 6, 9	(888) 426-1114
$15.00	4	(615) 749-3621
$0.00	N.R.	(601) 680-2123
$0.00	N.R.	(800) 942-1977
$0.00	N.R.	(800) 950-5114
$25.00	N.R.	(607) 737-3760
$39.00	N.R.	(800) 955-7070
$12.00	4, 5, 8, 10	(601) 969-4900
$0.00	4, 9	(800) 820-8417
$0.00	N.R.	(800) 531-8722
$20.00	N.R.	
$0.00	4	(800) 426-6420
$15.00	4	(800) 476-4228
$0.00	9, 10	(800) 975-4722
$0.00	N.R.	(800) 844-2723
$20.00	N.R.	

Survey of Credit Card Plans

07/31/1995	CENTRAL FIDELITY NATIONAL BANK	MASTERCARD	Single State	VA
01/31/2012	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/1990	SIGNET BANK/VIRGINIA	MASTERCARD	National	N
01/31/1990	SHAWMUT BANK, NATIONAL ASSOCIATION	MASTERCARD	Regional	R
07/31/1998	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2005	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/2005	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	National	N
01/31/2005	VALLEY NATIONAL BANK	MASTERCARD	Single State	NJ
01/31/1990	SEATTLE-FIRST NATIONAL BANK	MASTERCARD	Regional	R
01/31/1990	ROCKLAND TRUST COMPANY	MASTERCARD	Single State	MA
01/31/2005	USAA SAVINGS BANK	MASTERCARD	National	N
07/31/1995	COMMUNITY FIRST STATE BANK	MASTERCARD	National	N
01/31/2002	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
07/31/1995	COMPASS BANK	MASTERCARD	Regional	R
01/31/1997	WILMINGTON TRUST COMPANY	MASTERCARD	National	N
01/31/1997	WILMINGTON SAVINGS FUND SOCIETY, FSB	MASTERCARD	Regional	R
01/31/2002	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N

Survey of Credit Card Plans

15.6%	F		25
16.8%	F		25
17.7%	F		30
16.86%	V	3	25
17.9%	F		25
14%	V	4	25
14.9%	V	1	25
16.8%	F		25
18%	V	4	21
15.84%	V	3	25
7%	V	1	25
17.9%	V	1	25
12.99%	F		25
18%	V	1	30
16.5%	V	4	25
14.9%	V	1	25
14.8%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(800) 388-5634
$0.00	N.R.	(800) 522-4100
$18.00	4, 5, 6, 8, 10	(800) 368-4868
$24.00	N.R.	(800) 431-4011
$0.00	N.R.	(518) 381-3845
$18.00	4, 5, 8, 10	(302) 652-2378
$20.00	N.R.	(302) 792-6000
$0.00	N.R.	(800) 522-4100
$18.00	4, 5, 6	(800) 552-7302
$22.00	4	(800) 826-6100
$0.00	N.R.	(800) 922-9092
$0.00	2, 3, 4, 6	(800) 288-6844
$0.00	N.R.	(800) 421-2110
$20.00	N.R.	(205) 552-1672
$18.00	4, 5, 8, 10	(302) 652-2378
$20.00	N.R.	(302) 792-6000
$0.00	N.R.	(800) 327-0394

Survey of Credit Card Plans

	COMPANY			
01/31/2005	PENN SECURITY BANK AND TRUST COMPANY	MASTERCARD	National	N
01/31/1997	USAA FEDERAL SAVINGS BANK	MASTERCARD	National	N
07/31/1995	FIDELITY TRUST COMPANY	MASTERCARD	National	N
01/31/2002	ROANOKE RAPIDS SAVINGS BANK, SSB	MASTERCARD	Single State	NC
01/31/2005	NATIONAL GRAND BANK OF MARBLEHEAD	MASTERCARD	Single State	MA
07/31/1995	FIRST CONSUMERS NATIONAL BANK	MASTERCARD	National	N
07/31/1995	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI
01/31/2005	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2002	TOWN NORTH NATIONAL BANK	MASTERCARD	Single State	TX
01/31/1990	BAYBANK MIDDLESEX	MASTERCARD	National	N
01/31/2005	HSBC BANK USA, NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/2005	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD	National	N
01/31/1997	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2002	TRUSTCO BANK, NATIONAL ASSOCIATION	MASTERCARD	Single State	NY
01/31/2002	TRUSTMARK NATIONAL BANK	MASTERCARD	Regional	R

Survey of Credit Card Plans

14.8%	F		25
12.5%	V	4	25
18.9%	V	1	25
15%	F		25
16.5%	F		25
18.9%	V	1	30
16.5%	F		25
9.9%	F		25
13.99%	V	3	25
17.46%	F		25
11.24%	V	1	25
15.49%	V	1	25
17.9%	F		25
18.9%	F		25
15.9%	F		30

Survey of Credit Card Plans

$0.00	N.R.	(800) 327-0394
$0.00	N.R.	(800) 922-9092
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$0.00	N.R.	(252) 535-5565
$0.00	N.R.	(781) 631-6000
$39.00	2, 3, 4	(800) 876-3262
$15.00	4, 6, 7	(800) 843-8411
$0.00	N.R.	(800) 421-2110
$0.00	4	(972) 391-6800
$21.00	4, 8, 10	(800) 221-3393
$0.00	9, 10	(800) 975-4722
$0.00	1, 9	(800) 477-6000
$0.00	N.R.	(518) 381-3850
$0.00	N.R.	(518) 381-3845
$0.00	4, 5, 6, 8, 10	(601) 969-4900

Survey of Credit Card Plans

07/31/1994	NATIONAL WESTMINSTER BANK NJ	MASTER CARD	Regional	R
01/31/2002	HEARTLAND BANK	MASTER CARD	Single State	OH
01/31/1991	NBD DELAWARE BANK	MASTER CARD	Regional	R
01/31/2010	BANCO POPULAR NORTH AMERICA	MASTER CARD	Regional	R
07/31/1992	MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS	MASTER CARD	Single State	IN
01/31/1998	VALLEY NATIONAL BANK	MASTER CARD	Single State	NJ
07/31/2010	BANCO POPULAR NORTH AMERICA	MASTER CARD	Regional	R
01/31/1994	NATIONAL BANK OF COMMERCE	MASTER CARD	Regional	R
01/31/2007	FIRST NATIONAL BANK & TRUST	MASTER CARD	Single State	FL
07/31/1992	NBD BANK, NATIONAL ASSOCIATION	MASTER CARD	Regional	R
01/31/2002	CAMDEN NATIONAL BANK	MASTER CARD	Single State	ME
07/31/1996	MAGNA BANK, NATIONAL ASSOCIATION	MASTER CARD	Regional	R
07/31/1993	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTER CARD	Regional	R
01/31/1991	BOATMEN'S BANK OF DELAWARE	MASTER CARD	Regional	R
01/31/1992	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTER CARD	Regional	R
07/31/1991	MANUFACTURERS NATIONAL BANK OF DETROIT	MASTER CARD	Single State	MI
07/31/1990	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTER CARD	Single State	SC
07/31/2002	FIRST NATIONAL BANK & TRUST	MASTER CARD	Single State	FL

Survey of Credit Card Plans

	17.15%	V	1	25
	12.15%	V	1	25
	18%	F		30
	16.99%	V	1	25
	17.8%	F		25
	16.8%	F		25
	16.49%	V	1	25
	19.8%	V	1	25
	14.9%	F		30
	18%	F		25
	15.9%	F		30
	17.9%	F		25
	19.5%	F		25
	17.8%	F		25
	19.5%	F		25
	18%	F		25
	21.96%	F		0
	14.9%	F		30

Survey of Credit Card Plans

$15.00	4, 6	(516) 420-1122
$18.00	N.R.	(800) 876-9119
$18.00	4, 10	(800) 766-4623
$0.00	2, 3, 4, 6, 9	(888) 317-9062
$15.00	4	(317) 267-6161
$0.00	N.R.	(800) 522-4100
$0.00	2, 3, 4, 6, 9	(800) 963-8738
$15.00	4	(901) 529-6259
$20.00	1, 9	(850) 796-2020
$18.00	4	(800) 225-5623
$0.00	N.R.	(207) 236-8821
$0.00	4	(800) 624-6211
$15.00	4	(205) 326-5700
$20.00	4, 10	(800) 426-6420
$15.00	4	(800) 365-5700
$16.00	N.R.	(800) 346-1300
$0.00	4	(800) 733-2050
$20.00	N.R.	(850) 796-2020

Survey of Credit Card Plans

01/31/1991	MANUFACTURERS BANK - WILMINGTON	MASTER CARD	Regional	R
01/31/1991	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTER CARD	Regional	R
01/31/2002	NATIONAL GRAND BANK OF MARBLEHEAD	MASTER CARD	Single State	MA
07/31/2009	BANCO POPULAR NORTH AMERICA	MASTER CARD	Regional	R
07/31/2004	HSBC BANK USA, NATIONAL ASSOCIATION	MASTER CARD	Single State	NY
01/31/1994	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTER CARD	Regional	R
07/31/2007	FIRST NATIONAL BANK & TRUST	MASTER CARD	Single State	FL
01/31/2004	HSBC BANK USA	MASTER CARD	Single State	NY
07/31/2001	CAMDEN NATIONAL BANK	MASTER CARD	Single State	ME
07/31/2002	NATIONAL GRAND BANK OF MARBLEHEAD	MASTER CARD	Single State	MA
07/31/2001	BANCORPSOUTH BANK	MASTER CARD	Regional	R
07/31/1996	FIRST NH BANK	MASTER CARD	Regional	R
07/31/2001	FIRST NATIONAL BANK & TRUST	MASTER CARD	Single State	FL
01/31/2009	BANCO POPULAR NORTH AMERICA	MASTER CARD	Regional	R
07/31/1996	NATIONAL CITY BANK OF KENTUCKY	MASTER CARD	Regional	R
01/31/1991	FIRST USA BANK	MASTER CARD	Regional	R
07/31/2006	BANKERS BANK, THE	MASTER CARD	Regional	R

Survey of Credit Card Plans

17.1%	V	4	0
18.6%	F		25
16.5%	F		30
16.49%	V	1	25
11.99%	V	1	25
19.5%	F		25
14.9%	F		30
11.99%	V	1	25
15.9%	F		30
16.5%	F		30
12.65%	V	1	25
15.4%	V	1	0
14.9%	F		30
8.49%	V	1	25
15.65%	V	1	25
19.8%	F		25
14.15%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(302) 366-8478
$18.00	4, 5, 8	(800) 441-7011
$0.00	N.R.	(781) 631-6000
$0.00	2, 3, 4, 6	(888) 317-9062
$0.00	1	(800) 975-4722
$15.00	4	(205) 326-5700
$20.00	1, 9	(850) 796-2020
$0.00	9, 10	(800) 975-4722
$0.00	N.R.	(207) 236-8821
$0.00	N.R.	(781) 631-6000
$0.00	N.R.	(800) 844-2723
$0.00	4	(800) 852-3719
$20.00	N.R.	(850) 796-2020
$0.00	2, 3, 4, 6, 9	(888) 317-9062
$0.00	4	(800) 727-8686
$20.00	N.R.	(800) 622-6528
$30.00	4, 5, 6, 7	(800) 854-7642

Survey of Credit Card Plans

07/31/2002	CAMDEN NATIONAL BANK	MASTER CARD	Single State	ME
01/31/1992	MANUFACTURERS BANK, NATIONAL ASSOCIATION	MASTER CARD	Single State	MI
07/31/1990	EUROPEAN AMERICAN BANK	MASTER CARD	Regional	R
07/31/1993	KEY BANK OF NEW YORK	MASTER CARD	Single State	NY
01/31/1991	EUROPEAN AMERICAN BANK	MASTER CARD	Regional	R
01/31/2003	CAMDEN NATIONAL BANK	MASTER CARD	Single State	ME
01/31/2003	FIRST NATIONAL BANK & TRUST	MASTER CARD	Single State	FL
07/31/1994	OAK BROOK BANK	MASTERCARD.	National	N
07/31/2001	TRUSTMARK NATIONAL BANK	MASTERCARD.	Regional	R
01/31/1994	OAK BROOK BANK	MASTERCARD.	National	N
07/31/1994	NATIONAL CITY BANK, INDIANA	MASTERCARD.	Single State	IA
07/31/2006	FIRST NATIONAL BANK & TRUST	MASTERCARD.	Single State	FL
07/31/1994	AMALGAMATED BANK OF CHICAGO	MASTERCARD.	National	N
01/31/1994	NATIONAL CITY BANK, INDIANA	MASTERCARD.	Single State	IN
01/31/2005	FIRST COMMERCIAL BANK	MASTER CARD AND VISA	Single State	AL
01/31/1992	ABBOTT BANK, THE	MASTERCARD AND VISA	National	N
01/31/2000	TOWN NORTH NATIONAL BANK	MASTERCARD AND VISA	National	N
07/31/1998	ASSOCIATES NATIONAL BANK	MASTERCARD AND	National	N

Survey of Credit Card Plans

15.9%	F		30
18%	F		30
19.68%	F		25
17.4%	F		25
19.68%	F		25
15.9%	F		30
14.9%	F		30
12.9%	V	1	25
15.9%	F		30
12.9%	V	1	25
13.9%	F		25
14.9%	F		30
11%	V	1	25
17.8%	F		25
8.65%	V	1	25
16.3%	V	9	25
13.99%	V	4	25
19.8%	V	1	30

Survey of Credit Card Plans

$0.00	N.R.	(207) 236-8821
$19.00	N.R.	(800) 346-1300
$20.00	N.R.	(516) 296-6028
$25.00	2, 3, 4, 10	
$20.00	N.R.	(516) 296-6028
$0.00	N.R.	(207) 236-8821
$20.00	N.R.	(850) 796-2020
$25.00	2, 3, 4, 6	(800) 666-1011
$0.00	1, 5, 6, 8, 10	(601) 969-4900
$0.00	2, 3, 4, 6	(800) 666-1011
$25.00	4, 10	(317) 267-6161
$20.00	1, 9	(850) 796-2020
$0.00	4	(800) 723-0303
$15.00	4, 10	(317) 267-6161
$0.00	1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 543-8229
$0.00	2, 3, 4, 5, 6	(800) 999-6977
$0.00	4, 5	(972) 391-6623
$0.00	N.R.	(302) 533-5600

Survey of Credit Card Plans

	(DELAWARE)	VISA		
07/31/1996	TRAVELERS BANK, THE	MASTERCARD AND VISA	National	N
07/31/1999	TOWN NORTH NATIONAL BANK	MASTERCARD AND VISA	National	N
07/31/1996	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD AND VISA	National	N
07/31/1998	NATIONSBANK OF DELAWARE, N.A.	MASTERCARD AND VISA	National	N
01/31/1994	OLD KENT BANK AND TRUST COMPANY	MASTERCARD AND VISA.	National	N
07/31/1998	COMERICA BANK	MASTERCARD AND VISA CLASSIC	Regional	R
07/31/2003	FIRST STATE BANK	MASTER CARD CLASSIC	Single State	NM
07/31/2007	FIRST STATE BANK	MASTER CARD CLASSIC	Single State	NM
01/31/2002	COMMUNITY BANK OF PARKERSBURG	MASTERCARD CLASSIC	Regional	R
01/31/1992	UNIVERSAL BANK	MASTERCARD CLASSIC	National	N
01/31/2006	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/1990	NORSTAR BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/1994	UNIVERSAL BANK	MASTERCARD CLASSIC	National	N
01/31/1992	FIRST ALABAMA BANK	MASTERCARD CLASSIC	Regional	R
07/31/1992	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
07/31/2009	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM

Survey of Credit Card Plans

14.15%	V	1	25
13.99%	V	4	25
19.9%	V	1	30
18.4%	V	1	25
18%	V	1	25
16.75%	F		25
15.24%	F		25
15.24%	F		25
18%	F		25
16.4%	V	1	25
15.24%	F		25
17.9%	F		25
15.9%	V	1	25
21%	F		25
19.8%	F		25
15.24%	F		25

Survey of Credit Card Plans

$0.00	2, 3, 4, 5, 6, 8, 10	(800) 772-7775
$0.00	4, 5	(972) 391-6623
$0.00	N.R.	(800) 533-5600
$0.00	N.R.	(800) 274-5060
$38.00	4	(800) 245-5353
$15.00	4	(800) 841-0012
$0.00	4	(800) 423-7503
$0.00	4	(800) 423-7503
$18.00	4	(304) 428-1311
$20.00	2, 3, 4, 6, 7	(800) 423-4343
$0.00	4	(800) 423-7503
$20.00	4, 10	(800) 537-3777
$20.00	2, 3, 4, 6	(800) 423-4343
$15.00	N.R.	(800) 828-0893
$18.00	N.R.	(800) 282-7541
$0.00	4	(800) 423-7503

Survey of Credit Card Plans

01/31/2002	FIRST NATIONAL BANK OF SOUTHWESTERN OHIO	MASTERCARD CLASSIC	Regional	R
01/31/1999	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/2010	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2012	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/1991	CITIZENS AND SOUTHERN NATIONAL BANK OF GEORGIA, THE	MASTERCARD CLASSIC	Regional	R
07/31/1993	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
07/31/1995	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
07/31/2002	COMMUNITY BANK OF PARKERSBURG	MASTERCARD CLASSIC	Regional	R
07/31/1990	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
07/31/1995	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
01/31/1995	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
01/31/1996	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
01/31/1995	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
07/31/1995	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
07/31/1997	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
01/31/1996	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
07/31/2006	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/1994	UNIVERSAL BANK	MASTERCARD CLASSIC	National	N
07/31/1994	BAYBANK	MASTERCARD CLASSIC	National	N
07/31/1996	NATIONAL CITY BANK OF COLUMBUS	MASTERCARD CLASSIC	National	N

Survey of Credit Card Plans

10%	V	1	25
18.4%	V	9	25
15.24%	F		25
15.24%	F		25
17.9%	F		25
17.9%	F		25
18.9%	V	1	25
18%	F		25
19.8%	F		25
17.9%	F		0
17.9%	F		0
17.8%	V	1	25
17.8%	V	1	25
17.8%	V	1	25
15.9%	V	1	25
7.4%	V	1	25
15.24%	F		25
15.9%	V	1	25
15.65%	V	1	25
17.8%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 221-8890
$20.00	N.R.	(800) 423-4343
$0.00	4	(800) 423-7503
$0.00	4, 6	(800) 423-7503
$12.00	4	(800) 642-3161
$18.00	10	(216) 476-8006
$20.00	2, 3, 4, 6	(800) 423-4343
$18.00	4	(304) 428-1311
$20.00	4, 5, 6, 8, 10	(800) 282-7541
$0.00	10	(800) 282-7541
$0.00	10	(800) 282-7541
$0.00	N.R.	(800) 282-7541
$0.00	N.R.	(614) 863-8129
$0.00	N.R.	(800) 282-7541
$0.00	10	(216) 222-9830
$0.00	10	(800) 282-7541
$0.00	4	(800) 423-7503
$20.00	N.R.	(800) 423-4343
$21.00	3, 4, 8	(800) 221-3393
$0.00	N.R.	(800) 282-7541

Survey of Credit Card Plans

01/31/1997	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
07/31/1993	BAYBANK	MASTERCARD CLASSIC	National	N
01/31/1996	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/2004	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2009	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/1990	CITIZENS AND SOUTHERN NATIONAL BANK OF GEORGIA, THE	MASTERCARD CLASSIC	Regional	R
01/31/1997	NATIONAL CITY BANK OF COLUMBUS	MASTERCARD CLASSIC	National	N
01/31/2008	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2005	COMMUNITY FIRST BANK	MASTERCARD CLASSIC	Single State	AR
01/31/1995	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
07/31/1992	BAYBANK	MASTERCARD CLASSIC	National	N
07/31/2011	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/2009	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	MASTERCARD CLASSIC	Regional	R
07/31/1997	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/1995	BAYBANK	MASTERCARD CLASSIC	National	N
01/31/2003	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/1998	NATIONAL CITY BANK OF COLUMBUS	MASTERCARD CLASSIC	Single State	PA
01/31/1998	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/2008	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	MASTERCARD CLASSIC	Regional	R

Survey of Credit Card Plans

15.65%	V	1	25
14.4%	V	1	25
18.9%	V	1	25
15.24%	F		25
15.24%	F		25
17.9%	F		25
17.8%	V	1	25
15.24%	F		25
9.75%	F		25
17.9%	V	1	25
14.9%	F		25
15.24%	F		25
8.5%	V	1	25
18.4%	V	1	25
16.8%	V	1	25
15.24%	F		25
17.8%	V	1	25
18.4%	V	1	25
12.5%	V	1	25

Survey of Credit Card Plans

$0.00	10	(800) 622-3449
$21.00	2, 3, 8	(800) 221-3393
$20.00	2, 3, 4, 6	(800) 423-4343
$0.00	4	(800) 423-7503
$0.00	N.R.	(800) 423-7503
$12.00	4	(800) 642-3161
$0.00	N.R.	(800) 282-7541
$0.00	4	(800) 423-7503
$50.00	10	(870) 391-8059
$20.00	2, 3, 4, 6	(800) 423-4343
$21.00	4, 8, 10	(800) 221-3393
$0.00	4, 6	(800) 423-7503
$0.00	N.R.	(800) 221-8890
$20.00	N.R.	(800) 423-4343
$21.00	3, 4, 8	(800) 221-3393
$0.00	4	(800) 423-7503
$0.00	10	(800) 282-7541
$20.00	N.R.	(800) 423-4343
$0.00	N.R.	(800) 221-8890

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1991	MERCHANTS NATIONAL BANK & TRUST COMPANY OF INDIANAPOLIS	MASTERCARD CLASSIC	Single State	IN
07/31/2008	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/1992	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
01/31/1997	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
07/31/1991	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
07/31/1996	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
01/31/2011	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/1993	BAYBANK	MASTERCARD CLASSIC	National	N
01/31/1994	BAYBANK	MASTERCARD CLASSIC	National	N
07/31/1994	FIRST ALABAMA BANK	MASTERCARD CLASSIC	Regional	R
07/31/2004	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/1996	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
01/31/1992	BAYBANK	MASTERCARD CLASSIC	National	N
07/31/1993	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
01/31/1999	MERCHANTS BANK, THE	MASTERCARD CLASSIC	Regional	R
07/31/2005	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2005	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
07/31/1993	FIRST ALABAMA BANK	MASTERCARD CLASSIC	Regional	R
07/31/1991	FIRST ALABAMA BANK	MASTERCARD CLASSIC	Regional	R
01/31/1994	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH

Survey of Credit Card Plans

	17.8%	F		25
	15.24%	F		25
	19.8%	F		25
	18.15%	V	1	25
	19.8%	F		25
	18.15%	V	1	25
	15.24%	F		25
	14.9%	F		25
	14.9%	V	1	25
	19.5%	F		25
	15.24%	F		25
	7.4%	V	1	25
	16.98%	F		25
	19.8%	F		25
	14.3%	F		25
	15.24%	F		25
	15.24%	F		25
	19.5%	F		25
	21%	F		25
	17.9%	F		25

Survey of Credit Card Plans

$15.00	4	(317) 267-6161
$0.00	4	(800) 423-7503
$18.00	N.R.	(800) 282-7541
$20.00	N.R.	(800) 423-4343
$18.00	N.R.	(800) 282-7541
$20.00	N.R.	(800) 423-4343
$0.00	4	(800) 423-7503
$21.00	4, 8, 10	(800) 221-3393
$21.00	3, 4, 8	(800) 221-3393
$15.00	N.R.	(800) 828-6893
$0.00	4	(800) 423-7503
$0.00	10	(800) 282-7541
$21.00	4, 8, 10	(800) 221-3393
$18.00	N.R.	(614) 863-8729
$0.00	4	(800) 322-2356
$0.00	4	(800) 423-7503
$0.00	4	(800) 423-7503
$15.00	N.R.	(800) 828-0893
$15.00	N.R.	(800) 828-0893
$18.00	10	(216) 476-8006

Survey of Credit Card Plans

01/31/1994	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
07/31/2008	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	MASTERCARD CLASSIC	Regional	R
01/31/1998	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
07/31/2012	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2007	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/1997	NATIONAL CITY BANK OF KENTUCKY	MASTERCARD CLASSIC	Regional	R
07/31/1994	NATIONAL CITY BANK, COLUMBUS	MASTERCARD CLASSIC	National	N
01/31/1993	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
07/31/1998	UNIVERSAL BANK, N.A.	MASTERCARD CLASSIC	National	N
07/31/1994	NATIONAL CITY BANK	MASTERCARD CLASSIC	Single State	OH
01/31/1990	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC	National	N
07/31/2010	FIRST STATE BANK	MASTERCARD CLASSIC	Single State	NM
01/31/2009	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	MASTERCARD CLASSIC	Regional	R
07/31/1991	AMSOUTH BANK, NATIONAL ASSOCIATION	MASTERCARD CLASSIC	Regional	R
07/31/1992	FIRST ALABAMA BANK	MASTERCARD (CLASSIC)	Regional	R
01/31/1995	FIRST ALABAMA BANK	MASTERCARD (CLASSIC)	Regional	R
07/31/2007	HEARTLAND BANK	MASTERCARD-CLASSIC	Single State	OH
01/31/1991	BANCOHIO NATIONAL BANK	MASTERCARD CLASSIC - NATIONAL MARKET	National	N

Survey of Credit Card Plans

19.8%	V	1			25
10.25%	V	1			25
15.9%	V	1			25
15.24%	F			0%	25
15.24%	F				25
15.65%	V	1			25
19.8%	V	1			25
19.8%	F				25
18.4%	V	1			25
17.9%	F				0
19.8%	F				25
15.24%	F				25
9.25%	V	1			25
19.5%	F				25
21%	F				25
19.5%	F				25
15.65%	V	1			25
19.8%	F				25

Survey of Credit Card Plans

$18.00		N.R.	(614) 863-2729
$0.00		N.R.	(800) 221-8890
$0.00		10	(800) 282-7541
$0.00	$1.00	4	(800) 423-7503
$0.00		4	(800) 423-7503
$0.00		4	(800) 727-8686
$18.00		N.R.	(614) 863-8129
$18.00		N.R.	(800) 282-7541
$20.00		N.R.	(800) 423-4343
$0.00		N.R.	(216) 476-8006
$20.00		4, 5, 6, 8, 10	
$0.00		4	(800) 423-7503
$0.00		N.R.	(800) 221-8890
$15.00		4	(800) 365-5700
$15.00		N.R.	(800) 828-0893
$15.00		N.R.	(800) 828-0893
$18.00		4	(800) 697-0049
$20.00		4, 5, 6, 8, 10	(800) 282-7541

Survey of Credit Card Plans

		- NATIONAL MARKET		
07/31/1991	SOUTHEAST BANK, NATIONAL ASSOCIATION	MASTERCARD GENERIC	National	N
07/31/1990	SOUTHEAST BANK, NATIONAL ASSOCIATION	MASTERCARD GENERIC	National	N
01/31/1990	SOUTHEAST BANK, NATIONAL ASSOCIATION	MASTERCARD GENERIC	National	N
07/31/1999	FIRST COMMONWEALTH BANK	MASTER CARD GOLD	Single State	PA
07/31/1997	AT&T UNIVERSAL FINANCIAL CORPORATION	MASTER CARD GOLD	National	N
01/31/1998	AT&T UNIVERSAL FINANCIAL CORPORATION	MASTER CARD GOLD	National	N
01/31/1999	FIRST COMMONWEALTH BANK	MASTER CARD GOLD	Single State	PA
01/31/1993	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
07/31/1990	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
01/31/2000	FIRST COMMONWEALTH BANK	MASTERCARD GOLD	Single State	PA
07/31/1997	FIDELITY TRUST COMPANY	MASTERCARD GOLD	National	N
01/31/1994	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
07/31/1998	NATIONAL CITY BANK OF PENNSYLVANIA	MASTERCARD GOLD	Single State	PA
07/31/2008	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
01/31/1994	CENTRAL CAROLINA BANK AND	MASTERCARD GOLD	National	N

Survey of Credit Card Plans

18%	F		25
18%	F		25
18%	F		25
11.99%	V	1	25
18.4%	V	1	25
18.4%	V	1	25
11.99%	V	1	25
16.92%	F		25
16.92%	F		25
11.99%	V	1	25
18.4%	V	1	25
16.92%	F		25
14.9%	V	1	25
10.9%	F		25
9%	V	1	25

Survey of Credit Card Plans

$21.00	2, 4, 6, 8, 10	(800) 654-2273
$21.00	4, 8, 10	(305) 654-2273
$21.00	4, 8, 10	(800) 654-2273
$0.00	2, 3, 4, 6	(800) 711-2264
$20.00	N.R.	(800) 897-3907
$20.00	N.R.	(800) 897-3907
$0.00	2, 3, 4, 6	(800) 711-2265
$35.00	2, 3, 4, 6, 10	(800) 755-4070
$35.00	3, 4	(800) 362-9140
$0.00	2, 3, 4, 6	(800) 711-2265
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$35.00	2, 3, 4	(800) 755-4070
$0.00	10	(800) 343-8630
$0.00	N.R.	(800) 624-9699
$20.00	4, 6, 10	(800) 334-1073

Survey of Credit Card Plans

	TRUST CO.			
07/31/2005	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
01/31/1999	NATIONAL CITY BANK OF PENNSYLVANIA	MASTERCARD GOLD	Single State	PA
07/31/2009	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
01/31/1990	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
01/31/1991	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
01/31/2012	AMALGAMATED BANK OF CHICAGO	MASTERCARD GOLD	National	N
01/31/1995	NATIONAL CITY BANK, KENTUCKY	MASTERCARD GOLD	National	N
07/31/1994	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD GOLD	National	N
07/31/2007	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
07/31/2006	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
01/31/1993	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD GOLD	National	N
01/31/1990	CITIZENS AND SOUTHERN NATIONAL BANK OF GEORGIA, THE	MASTERCARD GOLD	Regional	R
07/31/1997	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD GOLD	National	N
07/31/1993	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
07/31/2002	SECOND NATIONAL BANK OF WARREN, THE	MASTERCARD GOLD	Single State	OH

Survey of Credit Card Plans

10.9%	F		25
14.4%	V	1	25
10.9%	F		25
15.9%	F		25
16.92%	F		25
9.25%	V	1	25
14.9%	V	1	25
9%	V	1	25
10.9%	F		25
10.9%	F		25
15.9%	V	1	30
16.5%	F		25
14.4%	V	1	25
16.92%	F		25
15.9%	F		30

Survey of Credit Card Plans

$0.00	N.R.	(800) 624-9699
$0.00	N.R.	(800) 423-3883
$0.00	N.R.	(800) 624-9699
$20.00	N.R.	(800) 362-9140
$35.00	2, 3, 4	(800) 755-4070
$0.00	3, 4, 5, 6, 10	(800) 365-6464
$0.00	2, 3, 4, 5, 6	(800) 727-8686
$20.00	4, 6, 10	(800) 334-1073
$0.00	N.R.	(800) 624-9699
$0.00	N.R.	(800) 624-9699
$25.00	2, 3, 4, 6, 8, 10	(800) 942-1977
$35.00	4, 5	(800) 642-3161
$0.00	N.R.	(800) 942-1977
$35.00	2, 3, 4, 6	(800) 755-4070
$0.00	4	(330) 841-0117

Survey of Credit Card Plans

01/31/2004	STEUBEN TRUST COMPANY	MASTERCARD GOLD	Regional	R
01/31/1990	DOLLAR DRY DOCK BANK	MASTERCARD GOLD	Regional	R
07/31/1993	FIDELITY TRUST COMPANY	MASTERCARD GOLD	National	N
07/31/2004	STEUBEN TRUST COMPANY	MASTERCARD GOLD	Regional	R
07/31/1995	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD GOLD	National	N
01/31/1997	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD GOLD	National	N
01/31/2006	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
07/31/1992	BANK OF NEW YORK (DELAWARE), THE	MASTERCARD GOLD	National	N
01/31/1997	FIDELITY TRUST COMPANY	MASTERCARD GOLD	National	N
01/31/2008	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
07/31/1998	FIRST COMMONWEALTH BANK	MASTERCARD GOLD	Single State	PA
01/31/2005	STEUBEN TRUST COMPANY	MASTERCARD GOLD	Regional	R
01/31/1995	CENTRAL CAROLINA BANK AND TRUST CO.	MASTERCARD GOLD	National	N
07/31/1992	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	MASTERCARD GOLD	Regional	R
01/31/2007	PEOPLES FIRST COMMUNITY BANK	MASTERCARD GOLD	Single State	FL
07/31/2002	CITY NATIONAL BANK	MASTERCARD GOLD	Single State	CA
07/31/1995	NATIONAL CITY BANK, KENTUCKY	MASTERCARD (GOLD)	Regional	R
01/31/1993	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD INTERNATIONAL	National	N

Survey of Credit Card Plans

	11.95%	F		25
	19.8%	F		25
	15.9%	V	1	25
	11.95%	F		25
	9%	V	1	25
	14.15%	V	1	25
	10.9%	F		25
	15.9%	V	1	30
	18.15%	V	1	25
	10.9%	F		25
	11.99%	V	1	25
	11.95%	F		25
	9%	V	1	25
	16.92%	F		25
	10.9%	F		25
	15.96%	F		25
	15.4%	V	1	25
	19.9%	F		25

Survey of Credit Card Plans

$18.00	4, 5, 6, 8, 9, 10	(607) 324-5010
$40.00	4, 5, 6, 8	(800) 852-2369
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$20.00	4, 5, 6, 7, 8, 9, 10	(607) 324-5010
$20.00	4, 6, 10	(800) 334-1073
$0.00	N.R.	(800) 942-1977
$0.00	N.R.	(800) 624-9699
$25.00	2, 3, 4, 6, 8, 10	(800) 942-1977
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$0.00	N.R.	(800) 624-9699
$0.00	2, 3, 4, 6	(800) 711-2265
$20.00	4, 5, 6, 7, 8, 9, 10	(607) 324-5010
$20.00	4, 6, 10	(800) 334-1073
$35.00	2, 3, 4, 6, 10	(800) 755-4070
$0.00	N.R.	(800) 624-9699
$25.00	2, 3, 4, 6	(800) 221-5920
$0.00	3, 4, 6	(800) 727-8686
$20.00	N.R.	(800) 533-5600

Survey of Credit Card Plans

	(DELAWARE)	INTERNATIONAL		
07/31/2004	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD, MASTERCARD GOLD	National	N
01/31/1993	FIRST INTERSTATE BANK OF CALIFORNIA	MASTERCARD MEMBER CIRCLE	Single State	CA
01/31/1996	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA CLASSIC	National	N
07/31/1995	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA CLASSIC	National	N
01/31/1994	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA CLASSIC.	National	N
01/31/1997	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA GOLD	National	N
07/31/1997	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA GOLD	Regional	R
07/31/1996	HARRIS TRUST AND SAVINGS BANK	MASTERCARD OR VISA GOLD	National	N
07/31/2011	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
07/31/2012	FIRSTMERIT BANK, N.A.	MASTERCARD PLATINUM	Regional	IL, OH, PA
01/31/2009	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
01/31/2010	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
01/31/2011	CAPITAL ONE BANK (USA), NATIONAL	MASTERCARD	National	N

Survey of Credit Card Plans

13.92%	F			25
15.9%	V	1		25
18.65%	V	1		25
18.9%	V	1		25
15.9%	V	1		30
14.15%	V	1		25
14.4%	V	1		25
16.15%	V	1		25
10.15%	V	1		25
10.24%	V	1	6.99%	25
7.24%	V	1		25
10.15%	V	1		25
24.9%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(817) 283-4615
$20.00		N.R.	(805) 955-5050
$0.00		4	(847) 520-6550
$0.00		N.R.	(708) 520-6550
$0.00		N.R.	(708) 520-6550
$0.00		2, 3, 4, 6	(800) 445-4631
$0.00		2, 3, 4, 6	(800) 445-4631
$0.00		2, 4, 6	(800) 445-4631
$0.00		N.R.	(800) 761-8362
$0.00	$25.00	2, 3, 4, 9	(888) 554-4362
$0.00		1, 4, 10	(800) 222-1234
$0.00		N.R.	(800) 761-8362
$19.00		N.R.	(800) 955-7070

Survey of Credit Card Plans

	ASSOCIATION	PLATINUM		
01/31/2012	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
01/31/2012	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
01/31/2011	BANAMEX USA	MASTERCARD PLATINUM	Regional	R
01/31/2011	FIRSTMERIT BANK, N.A.	MASTERCARD PLATINUM	Regional	R
01/31/2011	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
01/31/2006	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
07/31/2011	BANAMEX USA	MASTERCARD PLATINUM	Regional	R
01/31/2012	BANAMEX USA	MASTERCARD PLATINUM	Regional	R
07/31/2009	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
07/31/2010	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
07/31/2009	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
07/31/2011	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
07/31/2004	FRANKLIN TEMPLETON BANK &	MASTERCARD	National	N

Survey of Credit Card Plans

	10.15%	V	1	25
	20.4%	V	1	25
	20.99%	F		25
	7.24%	V	1	25
	15.99%	V	1	21
	13.24%	V	1	25
	20.99%	F		25
	20.99%	F		25
	13.99%	V	1	27
	15.99%	V	1	27
	10.15%	V	1	25
	15.99%	V	1	21
	11.74%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 761-8362
$39.00	N.R.	(800) 955-7070
$35.00	4, 10	(800) 222-1234
$0.00	2, 3, 4, 9	(888) 554-4362
$0.00	2, 4, 6, 10	(800) 426-1114
$0.00	4, 6, 10	(800) 222-1234
$35.00	4, 10	(800) 222-1234
$35.00	4, 10	(800) 222-1234
$0.00	2, 4, 6, 9, 10	(888) 333-5145
$0.00	2, 4, 6, 10	(800) 426-1114
$0.00	N.R.	(800) 761-8362
$0.00	2, 4, 6, 10	(800) 426-1114
$0.00	N.R.	(800) 238-2761

Survey of Credit Card Plans

	TRUST, F.S.B.	PLATINUM		
01/31/2012	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
01/31/2007	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
07/31/2007	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
01/31/2010	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
01/31/2009	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
01/31/2012	FIRSTMERIT BANK, N.A.	MASTERCARD PLATINUM	Regional	R
07/31/2009	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	Regional	R
07/31/1999	UNIVERSAL BANK, N.A.	MASTERCARD PLATINUM	National	N
07/31/2012	BANAMEX USA	MASTERCARD PLATINUM	Regional	CA, IL, MO, NY, TX, VT, WA
01/31/2011	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
01/31/2009	RBS CITIZENS, NATIONAL ASSOCIATION	MASTERCARD PLATINUM	National	N
07/31/2008	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
07/31/2010	BANAMEX USA	MASTERCARD	Regional	R

Survey of Credit Card Plans

15.6%	V	9		21
14.24%	V	1		25
14.24%	V	1		25
16.99%	V	1		27
10.15%	V	1		25
7.24%	V	1		25
15.24%	V	1		25
17.69%	V	9		25
20.99%	F	0	0%	25
10.15%	V	1		25
10.99%	F			20
8.99%	V	1		25
20.99%	F			25

Survey of Credit Card Plans

$0.00		2, 4, 6, 10	(800) 426-1114
$0.00		4, 10	(800) 222-1234
$0.00		4, 10	(800) 222-1234
$0.00		2, 4, 6, 9, 10	(888) 333-5145
$0.00		N.R.	(800) 761-8362
$0.00		2, 3, 4, 9	(888) 554-4362
$0.00		4, 10	(800) 222-1234
$0.00		N.R.	(706) 257-1707
$35.00	$15.00	4, 10	(800) 222-1234
$0.00		N.R.	(800) 761-8362
$0.00		2, 4, 6, 9, 10	(888) 333-5145
$0.00		1, 4, 10	(800) 222-1234
$35.00		4, 10	(800) 222-1234

Survey of Credit Card Plans

		PLATINUM		
07/31/2010	HAWTHORN BANK	MASTERCARD PLATINUM	Single State	MO
01/31/2010	BANAMEX USA	MASTERCARD PLATINUM	Regional	R
01/31/2008	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
07/31/2011	FIRSTMERIT BANK, N.A.	MASTERCARD PLATINUM	Regional	R
07/31/2006	CITIBANK (BANAMEX USA)	MASTERCARD PLATINUM	National	N
07/31/2010	FIRSTMERIT BANK, N.A.	MASTERCARD PLATINUM	Regional	R
07/31/2002	CALIFORNIA COMMERCE BANK	MASTERCARD PLATINUM NEW PRIME (BUSA)	National	N
07/31/1998	MBNA AMERICA BANK, NATIONAL ASSOCIATION	MASTERCARD PLATINUM PLUS	National	N
01/31/2005	CALIFORNIA COMMERCE BANK	MASTERCARD PREMIUM	National	N
07/31/2005	CALIFORNIA COMMERCE BANK	MASTERCARD PREMIUM	National	N
01/31/1990	UNION TRUST COMPANY	MASTERCARD RED & OCHRE	Single State	CT
01/31/2002	COMMUNITY NATIONAL BANK	MASTER CARD REGULAR	Single State	MA

Survey of Credit Card Plans

10.15%	V	1	25
15.24%	V	1	25
11.99%	V	1	25
7.24%	V	1	25
14.24%	V	1	25
7.24%	V	1	25
13.74%	V	1	25
14.99%	F		25
11.24%	V	1	25
12.24%	V	1	25
15%	F		25
11.65%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 761-8362
$0.00	4, 10	(800) 222-1234
$0.00	4, 10	(800) 222-1234
$0.00	2, 3, 4, 9	(888) 554-4362
$0.00	4, 10	(800) 222-1234
$0.00	2, 3, 4, 9	(888) 554-4362
$0.00	10	(800) 222-1234
$0.00	4, 6, 8, 9, 10	(800) 457-3714
$0.00	4, 6, 10	(800) 222-1234
$0.00	4, 6, 10	(800) 222-1234
$20.00	4	(203) 377-7367
$24.00	N.R.	(978) 568-8321

Survey of Credit Card Plans

01/31/2003	COMMUNITY NATIONAL BANK	MASTER CARD REGULAR	Single State	MA
07/31/2003	COMMUNITY NATIONAL BANK	MASTERCARD REGULAR	Single State	MA
07/31/2002	COMMUNITY NATIONAL BANK	MASTERCARD REGULAR	Single State	MA
01/31/2012	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR	National	N
01/31/2011	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR	National	N
01/31/1994	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULAR	National	N
01/31/2002	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULAR	National	N
07/31/2011	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR	National	N
07/31/2002	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD REGULAR	National	N
01/31/1998	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTER CARD REGULAR AFFINITY	National	N
01/31/1999	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULAR AFFINITY	National	N
01/31/2005	FIRST NATIONAL BANK OF THE MID-CITIES	MASTER CARD REGULAR AND GOLD	National	N
07/31/2007	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N

Survey of Credit Card Plans

11.65%	F		0
12.9%	F		0
11.65%	F		25
13.92%	F		25
13.92%	F		25
14.4%	V	1	25
16.9%	V	1	25
13.92%	F		25
16.9%	V	1	25
18.9%	V	1	25
18.9%	V	1	25
13.92%	F		25
13.92%	F		25

Survey of Credit Card Plans

$24.00	N.R.	(978) 568-8321
$24.00	N.R.	(978) 568-8321
$24.00	N.R.	(978) 568-8321
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$15.00	1, 4, 10	(800) 947-1000
$0.00	10	(800) 477-6000
$0.00	N.R.	(817) 553-2500
$0.00	1	(831) 755-5676
$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	N.R.	(817) 283-4615
$0.00	N.R.	(817) 553-2500

Survey of Credit Card Plans

01/31/2004	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
01/31/2006	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
01/31/2008	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2010	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
01/31/2007	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
01/31/2009	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2003	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2006	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2005	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2008	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
01/31/2010	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/2009	FIRST NATIONAL BANK OF THE MID-CITIES	MASTERCARD REGULAR AND GOLD	National	N
07/31/1999	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD REGULAR AND	National	N

Survey of Credit Card Plans

	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	13.92%	F		25
	23.99%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(817) 283-4615
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 283-4615
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2513
$0.00	N.R.	(817) 553-2500
$0.00	N.R.	(817) 553-2500
$0.00	10	(800) 477-6000

Survey of Credit Card Plans

		PREMIUM		
07/31/1998	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULAR AND PREMIUM	National	N
07/31/2001	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULAR & PREMIUM	National	N
07/31/2001	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD REGULAR & PREMIUM	National	N
01/31/1999	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD REGULAR & PREMIUM	National	N
01/31/2003	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MASTERCARD REGULAR & PREMIUM	National	N
01/31/1998	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	MASTERCARD REGULARY & PREMIUM	National	N
07/31/2003	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD	National	N
01/31/2012	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2011	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2011	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2010	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2010	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI

Survey of Credit Card Plans

15.9%	V	1	25
16.74%	V	1	25
14%	V	1	25
19.99%	V	1	25
16.9%	V	1	25
15.9%	V	1	25
13.4%	V	1	25
15.24%	V	1	25
15.24%	V	1	25
15.24%	V	1	25
15.24%	V	1	25
14.49%	V	1	25

Survey of Credit Card Plans

$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	1	(800) 477-6000
$0.00	10	(800) 477-6000
$0.00	4	(800) 821-5184
$0.00	6, 10	(800) 342-2778
$0.00	6, 10	(800) 342-2778
$0.00	6, 10	(800) 342-2778
$0.00	6, 10	(800) 342-2778
$0.00	6, 10	(800) 342-2778

Survey of Credit Card Plans

07/31/2009	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2009	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2008	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2008	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2007	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2007	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2006	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2006	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/2005	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/1995	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD STANDARD	Single State	NV
07/31/1995	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	MASTERCARD STANDARD	Single State	WA
01/31/2005	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
01/31/2004	FIRST HAWAIIAN BANK	MASTERCARD	Single State	HI

Survey of Credit Card Plans

14.49%	F			25
12.99%	F			25
12.99%	F			25
16.5%	F			25
16.5%	F			25
16.5%	F			25
16.5%	F			25
16.5%	F			25
16.5%	F			25
17.4%	V	1		25
17.9%	F			25
16.5%	F			25
16.6%	F			25

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$0.00	6, 10	(800) 342-2778
$0.00	1, 6, 10	(800) 342-2778
$0.00	1, 6, 10	(800) 342-2778
$25.00	1, 6, 10	(800) 342-2778
$25.00	4, 6, 10	(800) 342-2778
$15.00	4, 6, 7, 10	(800) 342-2778
$15.00	4, 6, 7, 10	(800) 342-2778
$15.00	4, 6, 7, 10	(800) 342-2778
$15.00	4, 6, 7, 10	(800) 342-2778
$15.00	4, 5, 7, 10	(800) 955-5050
$18.00	4, 5, 7, 10	(800) 955-5050
$15.00	4, 6, 7, 10	(800) 342-2778
$15.00	4, 6, 7, 10	(808) 847-4444

Survey of Credit Card Plans

		STANDARD		
01/31/1997	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD	National	N
07/31/1997	CHITTENDEN TRUST COMPANY	MASTERCARD STANDARD	National	N
07/31/2001	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD	National	N
07/31/2001	COMMUNITY NATIONAL BANK	MASTERCARD STANDARD	Single State	MA
07/31/2004	FIRST HAWAIIAN BANK	MASTERCARD STANDARD	Single State	HI
07/31/1992	CHEMICAL BANK	MASTERCARD - STANDARD	National	N
01/31/1992	MANUFACTURERS HANOVER TRUST COMPANY	MASTERCARD - STANDARD	National	N
07/31/1995	AMALGAMATED BANK OF CHICAGO	MASTERCARD - STANDARD	National	N
07/31/1991	MANUFACTURERS HANOVER TRUST COMPANY	MASTERCARD - STANDARD	National	N
07/31/2002	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD.	National	N
01/31/2002	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD.	National	N
01/31/2003	UMB U.S.A., NATIONAL ASSOCIATION	MASTERCARD STANDARD.	National	N
01/31/1995	FIRST INTERSTATE BANK OF	MASTERCARD-	Single State	CA

Survey of Credit Card Plans

17.65%	V	1	25
17.4%	V	1	25
16.9%	V	1	25
15.4%	V	1	25
16.5%	F		25
17.8%	F		25
19.8%	F		25
15%	V	1	25
19.8%	F		25
14.4%	V	1	25
14.4%	V	1	25
14.4%	V	1	25
17.5%	V	1	25

Survey of Credit Card Plans

$0.00	4	(800) 821-5184
$18.00	4	(800) 441-4025
$0.00	4	(816) 843-2201
$0.00	N.R.	(978) 568-8321
$15.00	4, 6, 7, 10	(808) 847-4444
$20.00	3, 4, 10	(800) 648-3355
$20.00	3, 4, 10	(800) 648-3355
$0.00	10	(800) 365-6464
$20.00	3, 4, 10	(800) 648-3355
$0.00	4	(800) 821-5184
$0.00	4	(800) 821-5184
$0.00	4	(816) 843-2201
$20.00	N.R.	(800) 955-5050

Survey of Credit Card Plans

	CALIFORNIA	STANDARD		
01/31/1995	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD-STANDARD	Single State	NV
01/31/1994	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD / STANDARD CARD	National	N
07/31/1993	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD STANDARD CARD	National	N
07/31/1994	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	MASTERCARD/STANDARD CARD	National	N
07/31/2003	FIRST HAWAIIAN BANK	MASTERCARD STANDCARD	Single State	HI
01/31/1991	USAA FEDERAL SAVINGS BANK	MASTER CARD / VISA	National	N
01/31/1997	HORIZON BANK & TRUST, STATE SAVINGS BANK	MASTER CARD/VISA	Single State	TX
07/31/1992	OLD KENT BANK AND TRUST COMPANY	MASTER CARD/VISA	National	N
07/31/1992	HARRIS TRUST AND SAVINGS BANK	MASTER CARD/VISA	National	N
07/31/1992	FIRST OF AMERICA BANK-MICHIGAN, N.A.	MASTER CARD/VISA	Single State	MI
01/31/1995	DIAL BANK	MASTER CARD/VISA	National	N
01/31/2010	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD VISA	National	N
07/31/2009	FARMERS & MERCHANTS STATE BANK, THE	MASTERCARD VISA	National	N
07/31/1994	TOWN NORTH NATIONAL BANK	MASTERCARD - VISA	National	N

Survey of Credit Card Plans

17.9%	V	1	25
17.9%	F		25
17.9%	F		25
17.9%	F		25
16.5%	F		25
14.36%	V	4	25
12.9%	V	1	25
18%	F		25
19.8%	F		30
18%	F		25
19.8%	F		25
15.99%	V	1	25
15.99%	V	1	25
14%	V	4	0

Survey of Credit Card Plans

$15.00	N.R.	(800) 955-5050
$15.00	4	(800) 955-5050
$15.00	4	(800) 955-5050
$15.00	4	(800) 955-5050
$15.00	4, 6, 7, 10	(800) 342-2778
$0.00	N.R.	
$0.00	N.R.	(512) 371-0700
$20.00	4, 8	(800) 245-5353
$0.00	N.R.	(708) 520-6550
$20.00	N.R.	(800) 423-3883
$20.00	N.R.	(605) 336-3933
$0.00	4, 5, 6, 10	(800) 451-7843
$0.00	4, 5, 6, 10	(800) 451-7843
$0.00	4, 5	(214) 991-9733

Survey of Credit Card Plans

01/31/1994	TOWN NORTH NATIONAL BANK	MASTERCARD - VISA	National	N
01/31/1995	FIDELITY TRUST COMPANY	MASTERCARD /VISA	National	N
07/31/2005	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2009	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2011	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/2007	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
01/31/2009	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/2012	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2006	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
01/31/2012	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/1994	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD / VISA	Regional	R
07/31/2008	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2008	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
07/31/1996	OLD KENT BANK	MASTERCARD / VISA	National	N
01/31/2008	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2006	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
07/31/2010	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2008	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
07/31/2011	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2007	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2010	CENTRAL BANK	MASTERCARD / VISA	Regional	R

Survey of Credit Card Plans

14%	V	4	0
17.65%	V	1	25
17.4%	F		25
17.4%	F		25
13.49%	V	1	25
17.4%	F		25
17.4%	F		25
13.49%	V	1	25
17.4%	F		25
13.49%	V	1	25
19.8%	F		25
17.4%	F		25
17.4%	F		25
12.05%	V	1	25
17.4%	F		25
17.4%	F		25
11.45%	V	1	25
17.4%	F		25
13.49%	V	1	25
17.4%	F		25
11.45%	V	1	25

Survey of Credit Card Plans

$0.00	4, 5	
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$0.00	4	(573) 634-1148
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	4	(573) 634-1148
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	4	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272
$18.00	10	(800) 642-4720
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$38.00	4, 8, 10	(800) 245-5353
$0.00	1, 4, 5, 7, 9	(573) 634-1148
$0.00	4	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	1, 4, 5, 7, 9	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	4	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272

Survey of Credit Card Plans

07/31/2005	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
07/31/2007	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2007	CENTRAL TRUST BANK, THE	MASTERCARD / VISA	Regional	R
07/31/2011	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/1994	FIDELITY TRUST COMPANY	MASTERCARD / VISA	National	N
07/31/1991	USAA FEDERAL SAVINGS BANK	MASTERCARD / VISA	National	N
01/31/2006	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2006	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2010	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/2010	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/1996	FIDELITY TRUST COMPANY	MASTERCARD / VISA	National	N
07/31/1994	TRAVELERS BANK, THE	MASTERCARD / VISA	National	N
07/31/1994	COLONIAL NATIONAL BANK USA	MASTERCARD / VISA	National	N
01/31/1992	USAA FEDERAL SAVINGS BANK	MASTERCARD / VISA	National	N
07/31/1998	MAGNA BANK, NATIONAL ASSOCIATION	MASTERCARD / VISA	Regional	R
07/31/2009	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
07/31/2009	CENTRAL BANK	MASTERCARD / VISA	Regional	R
01/31/2011	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD / VISA	Regional	R
01/31/1997	OLD KENT BANK	MASTERCARD / VISA	National	N
07/31/1996	BANK OF AMERICA NW, NATIONAL ASSOCIATION	MASTERCARD / VISA	Regional	R

Survey of Credit Card Plans

	17.4%	F		25
	17.4%	F		25
	17.4%	F		25
	13.49%	V	1	25
	15.9%	V	1	25
	13.75%	V	4	25
	17.4%	F		25
	16.15%	F		25
	11.45%	V	1	25
	11.45%	V	1	25
	18.4%	V	1	25
	16%	V	1	25
	14.15%	V	1	25
	13.75%	V	4	25
	17.9%	F		25
	17.4%	F		25
	17.4%	F		25
	13.49%	V	1	25
	12.05%	V	1	25
	15%	V	4	21

Survey of Credit Card Plans

$0.00	4	(573) 634-1148
$0.00	4	(573) 634-1148
$0.00	1, 4, 5, 7, 9	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$0.00	N.R.	
$0.00	4	(573) 634-1148
$0.00	4	(573) 634-1148
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	2, 3, 4, 5, 6, 8	(800) 323-5353
$0.00	2, 3, 4, 6, 8, 10	(800) 772-7775
$0.00	3, 4, 6	(800) 492-2500
$0.00	N.R.	
$0.00	4	(800) 624-6211
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$0.00	3, 4, 6, 10	(800) 445-9272
$25.00	4, 8	(800) 245-5353
$0.00	4, 5	(800) 552-7302

Survey of Credit Card Plans

01/31/1996	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD & VISA	National	N
01/31/1997	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD & VISA	National	N
01/31/1995	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD & VISA	National	N
07/31/1995	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD & VISA	National	N
07/31/1993	FLEET BANK OF MASSACHUSETTS, NATIONAL ASSOCIATION	MASTERCARD & VISA	Regional	R
07/31/2012	THE CENTRAL TRUST BANK	MASTERCARD & VISA	Regional	AR, IL, IA, KS, KY, MO, NE, OK, TN
07/31/1997	ASSOCIATES NATIONAL BANK (DELAWARE)	MASTERCARD & VISA	National	N
07/31/1993	OLD KENT BANK AND TRUST COMPANY	MASTERCARD & VISA	National	N
01/31/1997	TRAVELERS BANK, THE	MASTERCARD & VISA	National	N
07/31/1994	NBD SKOKIE BANK, NATIONAL ASSOCIATION	MASTERCARD & VISA.	Regional	R
07/31/1994	OLD KENT BANK AND TRUST COMPANY	MASTERCARD & VISA.	National	N
01/31/1995	TOWN NORTH NATIONAL BANK	MASTERCARD-VISA	National	N
07/31/1993	TOWN NORTH NATIONAL BANK	MASTERCARD-VISA	National	N
07/31/1995	TOWN NORTH NATIONAL BANK	MASTERCARD-VISA	National	N
07/31/1992	TOWN NORTH NATIONAL BANK	MASTERCARD-VISA	National	N

Survey of Credit Card Plans

19.9%	V	1		30
19.8%	V	1		30
19.8%	F			25
18.9%	V	1		30
14.4%	V	1		25
13.49%	V	1	10.24%	25
19.4%	V	1		30
18%	F			25
14.15%	V	1		25
15.65%	V	1		25
18%	V	1		25
14%	V	4		0
14%	V	4		0
14%	V	4		0
14%	V	4		0

Survey of Credit Card Plans

$0.00		N.R.	(800) 533-5600
$0.00		N.R.	(800) 533-5600
$20.00		N.R.	(800) 533-5600
$0.00		N.R.	(800) 533-5600
$25.00		4	(800) 537-3777
$0.00	$25.00	3, 4, 6, 10	(800) 445-9272
$0.00		N.R.	(800) 533-5600
$20.00		4, 8	(800) 245-5353
$0.00		2, 3, 4, 5, 6, 8, 10	(800) 772-7775
$0.00		4, 10	(800) 766-4623
$38.00		1, 2, 4	(800) 245-5353
$0.00		4, 5	(214) 991-9733
$0.00		4, 5	
$0.00		4, 5	(214) 980-6800
$0.00		4, 5	

Survey of Credit Card Plans

07/31/1999	LOCKPORT SAVINGS BANK	MASTERCARD, VISA	Single State	NY
01/31/1999	TOWN NORTH NATIONAL BANK	MASTERCARD, VISA	National	N
07/31/1999	TIB THE INDEPENDENT BANKERSBANK	MASTERCARD, VISA	National	N
01/31/1999	LOCKPORT SAVINGS BANK	MASTERCARD, VISA	Single State	NY
07/31/1998	UNITED NATIONAL BANK	MASTERCARD, VISA	National	N
01/31/1999	TIB THE INDEPENDENT BANKERSBANK	MASTERCARD, VISA	National	N
01/31/1994	NBD SKOKIE BANK, NATIONAL ASSOCIATION	MASTERCARD, VISA.	Regional	R
07/31/2009	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1996	TOWN NORTH NATIONAL BANK	MASTERCARD/VISA	National	N
01/31/1990	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA	National	N
07/31/1998	TEXAS INDEPENDENT BANK	MASTERCARD/VISA	National	N
07/31/1998	TOWN NORTH NATIONAL BANK	MASTERCARD/VISA	National	N
01/31/2012	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1990	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA	National	N
07/31/2011	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1991	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA	National	N
07/31/1996	BANK OF BOSTON CONNECTICUT	MASTERCARD/VISA	National	N
01/31/1996	UNITED MISSOURI BANK U.S.A.	MASTERCARD/VISA	National	N

Survey of Credit Card Plans

9.99%	F		20
14%	V	3	25
15.65%	V	1	25
9.99%	F		20
19.8%	F		0
15.65%	V	1	25
14.4%	F		25
17.4%	F		25
14%	V	4	25
19.8%	F		30
16.4%	V	1	25
14%	V	4	25
13.49%	V	1	25
19.8%	F		30
13.49%	V	1	25
19.8%	F		30
12.5%	V	1	25
17.9%	V	1	25

Survey of Credit Card Plans

$0.00	3, 4, 6, 9, 10	(716) 625-7600
$0.00	4, 5	(972) 391-6623
$0.00	N.R.	(800) 327-2738
$0.00	3, 4, 6, 9, 10	(800) 955-9900
$40.00	4, 10	(732) 448-4075
$0.00	N.R.	(800) 650-6063
$0.00	4, 10	(800) 766-4623
$0.00	1, 4, 5, 7, 9	(800) 455-9272
$0.00	4, 5	(214) 980-6800
$0.00	N.R.	(708) 520-6550
$0.00	N.R.	(800) 327-2738
$0.00	4, 5	(972) 391-6623
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	N.R.	(708) 520-6550
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	N.R.	(708) 520-6550
$18.00	3, 4	(800) 252-2273
$0.00	4, 10	(800) 821-5184

Survey of Credit Card Plans

01/31/1996	TOWN NORTH NATIONAL BANK	MASTERCARD/VISA	National	N
01/31/2011	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1999	NATIONSBANK OF DELAWARE, N.A.	MASTERCARD/VISA	National	N
01/31/1998	TRAVELERS BANK & TRUST, FSB	MASTERCARD/VISA	National	N
01/31/1998	TOWN NORTH NATIONAL BANK	MASTERCARD/VISA	National	N
01/31/1996	OLD KENT BANK	MASTERCARD/VISA	National	N
01/31/1998	TEXAS INDEPENDENT BANK	MASTERCARD/VISA	National	N
07/31/1991	OLD KENT BANK AND TRUST COMPANY	MASTERCARD/VISA	National	N
07/31/2010	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1998	NATIONSBANK OF DELAWARE, N.A.	MASTERCARD/VISA	National	N
01/31/2010	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1992	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA	National	N
07/31/2004	CENTRAL TRUST BANK, THE	MASTERCARD/VISA	Regional	R
01/31/1992	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD/VISA	Regional	R
07/31/2004	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD/VISA	Regional	R
01/31/1992	OLD KENT BANK AND TRUST COMPANY	MASTERCARD/VISA	National	N
01/31/1992	WELLS FARGO BANK, NATIONAL	MASTERCARD/VISA	Regional	R

Survey of Credit Card Plans

14%	V	4	30
13.49%	V	1	25
17.65%	V	1	25
14.4%	V	1	20
14%	V	4	25
12.3%	V	1	25
16.4%	V	1	25
18%	F		25
11.45%	V	1	25
18.4%	V	1	25
11.45%	V	1	25
19.8%	F		30
17.4%	F		25
18.6%	F		25
17.4%	F		25
18%	F		25
19.8%	F		25

Survey of Credit Card Plans

$0.00	4, 5	(214) 980-6800
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	N.R.	(800) 274-5060
$0.00	2, 3, 4, 5, 6, 8, 9	(800) 772-7775
$0.00	4, 5	(972) 391-6623
$38.00	4, 8, 10	(800) 245-5353
$0.00	N.R.	(800) 327-2738
$20.00	4, 8	(800) 245-5353
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	N.R.	(800) 274-5060
$0.00	3, 4, 6, 10	(800) 445-9272
$0.00	N.R.	(708) 520-6550
$0.00	4	(573) 634-1145
$18.00	4, 5, 8	(800) 753-7011
$0.00	4	(573) 634-1148
$20.00	4, 8	(800) 245-5353
$18.00	4, 10	(800) 642-4720

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1996	BANK OF BOSTON CONNECTICUT	MASTERCARD/VISA	National	N
07/31/1992	ABBOTT BANK, THE	MASTERCARD/VISA	National	N
01/31/2005	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1992	DIAL BANK	MASTERCARD/VISA	National	N
01/31/2005	CENTRAL TRUST BANK, THE	MASTERCARD/VISA	Regional	R
07/31/1992	SUMMIT BANK	MASTERCARD/VISA	Single State	IN
07/31/1992	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD/VISA	Regional	R
01/31/1993	ABBOTT BANK, THE	MASTERCARD/VISA	National	N
01/31/2009	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1993	DIAL BANK	MASTERCARD/VISA	National	N
01/31/1993	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD/VISA	Single State	SC
01/31/2005	FIRST NATIONAL BANK OF ST. LOUIS	MASTERCARD/VISA	Regional	R
01/31/1993	OLD KENT BANK AND TRUST COMPANY	MASTERCARD/VISA	National	N
07/31/2008	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1993	WELLS FARGO BANK, NATIONAL ASSOCIATION	MASTERCARD/VISA	Regional	R
07/31/1993	ABBOTT BANK, THE	MASTERCARD/VISA	National	N

Survey of Credit Card Plans

12.5%	V	1	25
16.3%	V	9	25
17.4%	F		25
19.8%	F		25
17.4%	F		25
19.8%	F		25
19.8%	F		25
16.3%	V	9	25
17.4%	F		25
19.8%	F		25
14.88%	F		25
17.4%	F		25
18%	F		25
17.4%	F		25
19.8%	F		25
16.3%	V	9	25

Survey of Credit Card Plans

$18.00	3, 4	(800) 252-2273
$0.00	2, 3, 4, 5, 6	(800) 999-6977
$0.00	4	(573) 634-1148
$20.00	N.R.	(605) 336-3933
$0.00	4	(573) 634-1148
$15.00	4	(800) 541-1365
$18.00	4, 10	(800) 642-4720
$0.00	2, 3, 4, 5, 6	(800) 288-6844
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$20.00	N.R.	(605) 336-3933
$20.00	4	(803) 733-2050
$0.00	4	(573) 634-1148
$20.00	4, 8	(800) 245-5353
$0.00	1, 4, 5, 7, 9	(800) 445-9272
$18.00	N.R.	(800) 642-4720
$0.00	2, 3, 4, 5, 6	(800) 288-6844

Survey of Credit Card Plans

07/31/1993	DIAL BANK	MASTERCARD/VISA	National	N
01/31/2000	TIB THE INDEPENDENT BANKERSBANK	MASTERCARD/VISA	National	N
07/31/1993	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD/VISA	Single State	SC
01/31/2008	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1997	TRAVELERS BANK, THE	MASTERCARD/VISA	National	N
07/31/1997	TEXAS INDEPENDENT BANK	MASTERCARD/VISA	National	N
07/31/2005	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/2007	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1994	FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	MASTERCARD/VISA	Single State	SC
07/31/1997	MELLON BANK (DE) NATIONAL ASSOCIATION	MASTERCARD/VISA	National	N
01/31/2007	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1994	DIAL BANK	MASTERCARD/VISA	National	N
07/31/1994	INTRUST BANK, NATIONAL ASSOCIATION	MASTERCARD/VISA	National	N
07/31/2006	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
07/31/1997	COMPASS BANK-HOUSTON	MASTERCARD/VISA	Single State	TX

Survey of Credit Card Plans

	19.8%	F		25
	16.4%	V	1	25
	14.88%	F		25
	17.4%	F		25
	14.4%	V	1	25
	16.4%	V	1	25
	17.4%	F		25
	17.4%	F		25
	14.88%	F		25
	14.4%	V	1	25
	17.4%	F		25
	19.8%	F		25
	16.8%	F		25
	17.4%	F		25
	12.9%	V	1	25

Survey of Credit Card Plans

$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(800) 327-2738
$20.00	4	(803) 733-2050
$0.00	1, 4, 5, 7, 9	(573) 634-1148
$0.00	2, 3, 4, 5, 6, 8	(800) 772-7775
$0.00	N.R.	(800) 327-2738
$0.00	4	(573) 634-1148
$0.00	1, 4, 5, 7, 9	(573) 634-1148
$20.00	4	(803) 733-2050
$0.00	4, 5, 8	(800) 753-7011
$0.00	4	(573) 634-1148
$20.00	N.R.	(605) 336-3933
$12.00	N.R.	(800) 222-7458
$0.00	4	(573) 634-1148
$0.00	N.R.	(800) 313-3163

Survey of Credit Card Plans

01/31/1995	INTRUST BANK, NATIONAL ASSOCIATION	MASTERCARD/VISA	National	N
01/31/2006	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTERCARD/VISA	Regional	R
01/31/1999	COMERICA BANK	MASTERCARD & VISA CLASSIC	Regional	R
01/31/1995	HARRIS TRUST AND SAVINGS BANK	MASTERCARD & VISA CLASSIC	National	N
01/31/2000	COMERICA BANK	MASTERCARD & VISA CLASSIC	Regional	R
07/31/1999	COMERICA BANK	MASTERCARD & VISA CLASSIC	Regional	R
07/31/1994	HARRIS TRUST AND SAVINGS BANK	MASTERCARD & VISA CLASSIC.	National	N
01/31/1993	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA CLASSIC	National	N
07/31/1999	FIRST NATIONAL BANK OF SOUTHWESTERN OHIO	MASTERCARD/VISA CLASSIC	Regional	R
01/31/1999	FIRST NATIONAL BANK OF SOUTHWESTERN OHIO	MASTERCARD/VISA CLASSIC	Regional	R
07/31/2002	TOMPKINS TRUST COMPANY	MASTERCARD/VISA CLASSIC	National	N
07/31/1993	HARRIS TRUST AND SAVINGS BANK	MASTERCARD/VISA CLASSIC	National	N
01/31/2000	FIRST NATIONAL BANK OF SOUTHWESTERN OHIO	MASTERCARD/VISA CLASSIC	Regional	R

Survey of Credit Card Plans

	16.8%	F		25
	17.4%	F		25
	16.75%	F		25
	18.4%	V	1	25
	16.75%	F		25
	16.75%	F		25
	15.9%	V	1	25
	19.8%	V	1	30
	13%	V	1	25
	13%	V	1	25
	14.9%	F		30
	15.9%	V	1	30
	13.75%	V	1	25

Survey of Credit Card Plans

$12.00	N.R.	(800) 222-7458
$0.00	4	(573) 634-1148
$15.00	4	(800) 841-0012
$0.00	N.R.	(708) 520-6550
$15.00	4	(800) 841-0012
$15.00	4	(800) 841-0012
$0.00	N.R.	(708) 520-6550
$0.00	N.R.	(708) 520-6550
$0.00	N.R.	(800) 221-8890
$0.00	N.R.	(800) 221-8890
$20.00	4	(607) 273-0444
$0.00	N.R.	(708) 520-6550
$0.00	N.R.	(800) 221-8890

Survey of Credit Card Plans

07/31/2012	AMERIPRISE BANK, FSB	MASTERCARD WORLD	National	
01/31/2012	AMERIPRISE BANK, FSB	MASTERCARD - WORLD	National	N
07/31/2011	AMERIPRISE BANK, FSB	MASTERCARD - WORLD	National	N
01/31/2011	AMERIPRISE BANK, FSB	MASTERCARD - WORLD	National	N
01/31/1997	TOWN NORTH NATIONAL BANK	MASTER CHARGE/VISA	National	N
07/31/1996	FIRST HAWAIIAN BANK	MASTERDCARD	Single State	HI
07/31/2011	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	MASTER SECURE CARD	National	N
07/31/2004	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	MASTER/VISA	Regional	R
07/31/1991	HARRIS TRUST AND SAVINGS BANK	MASTER/VISA	National	N
01/31/2002	HOUSEHOLD BANK (SB), NATIONAL ASSOCIATION	MATERCARD REGULAR & PREMIUM	National	N
01/31/2008	WELLS FARGO FINANCIAL NATIONAL BANK	MATTRESS FIRM VISA	National	N
07/31/1999	COMMUNITY FIRST NATIONAL BANK	MC COMMUNITY 1ST NATIONAL BANK/ELAN	National	N
07/31/1997	MERCANTILE BANK NATIONAL ASSOCIATION	MERCANTILE BANKCARD	Regional	R
01/31/1997	MERCANTILE BANK OF ILLINOIS, NATIONAL ASSOCIATION	MERC REWARDS	Regional	R
07/31/2004	M&I BANK FSB	M & I BANK CLASSIC	Regional	R
01/31/1997	FIRST OF AMERICA BANK-MICHIGAN, N.A.	MICHIGAN ED ASSOC (MEA) CLASSIC	National	N

Survey of Credit Card Plans

9.24%	V	1	5.99%	23
9.24%	V	1		30
9.24%	V	1		30
9.24%	V	1		30
14%	V	4		25
16.5%	F			25
22.9%	V	1		25
17.4%	F			25
19.8%	F			30
14%	V	1		25
13.4%	V	1		20
18.4%	F			25
15.4%	V	1		25
15.15%	V	1		25
12.15%	V	1		25
15.15%	V	1		25

Survey of Credit Card Plans

$0.00	$15.00	N.R.	(866) 483-8434
$0.00		N.R.	(866) 483-8434
$0.00		N.R.	(866) 483-8434
$0.00		N.R.	(866) 483-8434
$0.00		4, 5	(972) 391-6623
$15.00		4, 6, 7	(800) 843-8411
$29.00		N.R.	(800) 955-7070
$0.00		4	(573) 634-1148
$0.00		N.R.	(708) 520-6550
$0.00		10	(800) 477-6000
$0.00		N.R.	(800) 459-8451
$0.00		2, 3, 4, 5, 6, 9, 10	(800) 558-3424
$0.00		1	(314) 444-4070
$0.00		1, 4	(800) 755-4070
$15.00		6, 9	(800) 221-5920
$0.00		N.R.	(800) 423-3883

Survey of Credit Card Plans

07/31/1997	FIRST OF AMERICA BANK, NATIONAL ASSOCIATION	MICHIGAN ED ASSOC. (MEA) CLASSIC	National	N
07/31/1996	FIRST OF AMERICA BANK-MICHIGAN, N.A.	MICHIGAN EDUCATION ASSOCIATION	Single State	MI
07/31/1998	FIRST OF AMERICA BANK, NATIONAL ASSOCIATION	MICHIGAN EDUCATION ASSOCIATION (MEA)	Single State	MI
01/31/1996	FIRST OF AMERICA BANK-MICHIGAN, N.A.	MICHIGAN EDUCATION CARD	Single State	MI
01/31/2003	BANK ONE, DELAWARE, NATIONAL ASSOCIATION	MILEAGE PLUS VISA CARD	National	N
07/31/2003	BANK ONE, DELAWARE, NATIONAL ASSOCIATION	MILEAGE PLUS VISA CARD	National	N
01/31/1990	BANK ONE, DAYTON, NATIONAL ASSOCIATION	MONEY EXPRESS REVOLVING CREDIT PLAN	National	N
01/31/1992	MONOGRAM BANK, USA	MONOGRAM AMES VISA	National	N
01/31/2005	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	NAME OF CREDIT CARD PLAN: CLASSIC MA	Regional	R
01/31/2005	COMMUNITY FIRST BANK & TRUST	NAME OF CREDIT CARD PLAN: CLASSIC VI	Regional	R
01/31/2005	PARK NATIONAL BANK, THE	NAME OF CREDIT CARD PLAN: CLASSIC VI	Single State	OH
01/31/2005	DOLLAR BANK, A FEDERAL SAVINGS BANK	NAME OF CREDIT CARD PLAN: DOLLAR BAN	Regional	R
01/31/2005	FDS BANK	NAME OF CREDIT CARD PLAN: FDS BANK V	National	N

Survey of Credit Card Plans

	15.4%	V	1	25
	15.15%	V	1	25
	15.4%	V	1	25
	15.15%	V	1	25
	14.15%	V	1	20
	13.9%	V	1	20
	21%	F		30
	19.8%	F		30
	10.5%	V	1	25
	13.25%	V	1	25
	18%	F		25
	12.9%	V	1	25
	16.15%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 423-3883
$0.00	N.R.	(800) 423-3883
$0.00	9	(800) 423-3883
$0.00	N.R.	(800) 423-3883
$60.00	5	(800) 824-6673
$60.00	5	(800) 869-9638
$0.00	N.R.	
$10.00	N.R.	(800) 544-5232
$0.00	N.R.	(800) 221-8890
$0.00	N.R.	(800) 221-8890
$12.00	N.R.	(800) 762-2616
$0.00	9	(800) 447-2823
$0.00	N.R.	(513) 573-2167

Survey of Credit Card Plans

01/31/2005	NATIONAL CITY BANK	NAME OF CREDIT CARD PLAN: NATIONAL C	Regional	R
01/31/2005	FIFTH THIRD BANK	NAME OF CREDIT CARD PLAN: PLATINUM M	Regional	R
01/31/2005	CENTRAL BANK & TRUST COMPANY	NAME OF CREDIT CARD PLAN: VISA	Single State	KY
01/31/2005	OHIO VALLEY BANK COMPANY, THE	NAME OF CREDIT CARD PLAN: VISA	Regional	R
01/31/2005	STATE BANK AND TRUST COMPANY, THE	NAME OF CREDIT CARD PLAN: VISA	Regional	R
01/31/2005	KENTUCKY BANK	NAME OF CREDIT CARD PLAN: VISA	Single State	KY
01/31/2005	OAK HILL BANKS	NAME OF CREDIT CARD PLAN: VISA	Single State	OH
01/31/2005	FIRST-KNOX NATIONAL BANK OF MOUNT VERNON, THE	NAME OF CREDIT CARD PLAN: VISA CLASS	Single State	OH
01/31/2005	S & T BANK	NAME OF CREDIT CARD PLAN: VISA CLASS	Single State	PA
01/31/2005	GREENVILLE NATIONAL BANK	NAME OF CREDIT CARD PLAN: VISA CLASS	Single State	OH
01/31/2005	FIRSTMERIT BANK, N.A.	NAME OF CREDIT CARD PLAN: VISA CLASS	Regional	R
01/31/2005	RICHLAND TRUST COMPANY, THE	NAME OF CREDIT CARD PLAN: VISA GOLD	Single State	OH
01/31/2005	BANK OF KENTUCKY, INCORPORATED, THE	NAME OF CREDIT CARD PLAN: VISA GOLD	Regional	R

Survey of Credit Card Plans

9.74%	V	1	23
9.24%	V	1	25
18%	F		25
12.25%	F		25
13%	V	1	25
13.15%	V	1	25
17.4%	F		25
14.15%	V	1	30
8.5%	V	1	25
17.99%	F		25
10.15%	V	1	0
7.75%	V	1	30
10.25%	V	1	25

Survey of Credit Card Plans

$0.00	2, 3, 4, 6, 9, 10	(800) 423-3883
$0.00	4, 9, 10	(800) 972-3030
$20.00	N.R.	(859) 253-6222
$15.00	N.R.	(740) 441-9148
$25.00	10	(419) 783-8873
$0.00	N.R.	(859) 987-1795
$0.00	4, 9	(740) 288-9908
$0.00	4	(740) 399-5500
$15.00	4, 6, 10	(800) 325-2265
$0.00	N.R.	(937) 548-1114
$5.00	4, 9	(888) 554-4362
$50.00	4	(419) 525-8791
$0.00	4, 9	(859) 372-5170

Survey of Credit Card Plans

07/31/2005	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	NAME OF PLAN: CLASSIC MASTERCARD	Regional	R
07/31/2005	PARK NATIONAL BANK, THE	NAME OF PLAN: CLASSIC VISA	Single State	OH
07/31/2005	STATE BANK AND TRUST COMPANY, THE	NAME OF PLAN: CLASSIC VISA	Regional	R
07/31/2005	GREENVILLE NATIONAL BANK	NAME OF PLAN: CLASSIC VISA	Single State	OH
07/31/2005	COMMUNITY FIRST BANK & TRUST	NAME OF PLAN: CLASSIC VISA	Regional	R
07/31/2005	DOLLAR BANK, A FEDERAL SAVINGS BANK	NAME OF PLAN: DOLLAR BANK VISA	Regional	R
07/31/2005	FDS BANK	NAME OF PLAN: FDS BANK VISA	National	N
07/31/2005	HEARTLAND BANK	NAME OF PLAN: MASTERCARD	Single State	OH
07/31/1993	CENTRAL BANK OF THE SOUTH	NAME OF PLAN: MASTERCARD	Regional	R
07/31/2005	NATIONAL CITY BANK	NAME OF PLAN: NATIONAL CITY ELITE VI	Regional	R
07/31/2005	FIFTH THIRD BANK	NAME OF PLAN: PLATINUM MASTERCARD	Regional	R
07/31/2005	CENTRAL BANK & TRUST COMPANY	NAME OF PLAN: VISA	Single State	KY
07/31/2005	OAK HILL BANKS	NAME OF PLAN: VISA	Single State	OH
07/31/2005	OHIO VALLEY BANK COMPANY, THE	NAME OF PLAN: VISA	Regional	R

Survey of Credit Card Plans

11.5%	V	1	25
18%	F		25
13.75%	F		25
17.99%	F		25
14.25%	V	1	25
12.9%	V	1	25
16.9%	V	1	25
13.65%	V	1	25
13%	V	1	30
13.24%	V	1	23
8.24%	V	1	25
18%	F		25
17.4%	F		25
13%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 221-8890
$12.00	N.R.	(800) 762-2616
$0.00	9, 10	(419) 783-8950
$0.00	N.R.	(937) 548-1114
$0.00	6	(513) 425-7610
$0.00	9	(800) 447-2823
$0.00	N.R.	(513) 573-2167
$18.00	10	(800) 697-0049
$20.00	4, 8	(800) 239-5175
$0.00	2, 3, 4, 6, 9, 10	(269) 973-1720
$0.00	3, 4, 9, 10	(513) 534-0611
$20.00	N.R.	(800) 221-5920
$0.00	4, 9	(740) 288-9908
$15.00	N.R.	(740) 441-9148

Survey of Credit Card Plans

07/31/2005	SECURITY NATIONAL BANK AND TRUST COMPANY	NAME OF PLAN: VISA	Single State	OH
07/31/2005	KENTUCKY BANK	NAME OF PLAN: VISA	Single State	KY
07/31/2005	FIRST-KNOX NATIONAL BANK OF MOUNT VERNON, THE	NAME OF PLAN: VISA CLASSIC	Single State	OH
07/31/2005	S & T BANK	NAME OF PLAN: VISA CLASSIC	Single State	PA
07/31/2005	FIRSTMERIT BANK, N.A.	NAME OF PLAN: VISA CLASSIC	Regional	R
07/31/2005	RICHLAND TRUST COMPANY, THE	NAME OF PLAN: VISA GOLD	Single State	OH
07/31/2005	BANK OF KENTUCKY, INCORPORATED, THE	NAME OF PLAN: VISA GOLD	Regional	R
01/31/2005	HEARTLAND BANK	NAME OF THE CREDIT CARD PLAN: MASTER	Single State	OH
01/31/2005	SECURITY NATIONAL BANK AND TRUST COMPANY	NAME OF THE CREDIT CARD PLAN: VISA	Single State	OH
07/31/1997	NATIONAL CITY BANK OF PENNSYLVANIA	NATIONAL CITY BANK OF PA	Single State	PA
01/31/1997	NATIONAL CITY BANK OF PENNSYLVANIA	NATIONAL CITY BANK OF PENNSYLVANIA	Single State	PA
07/31/2004	NATIONAL CITY BANK	NATIONAL CITY ELITE VISA	Regional	R
01/31/2006	NATIONAL CITY BANK	NATIONAL CITY ELITE VISA	Regional	R

Survey of Credit Card Plans

16.9%	F		25
11.9%	V	1	25
15.15%	V	1	30
9.5%	V	1	25
11.15%	V	1	0
7.75%	V	1	30
11%	V	1	25
12.65%	V	1	25
16.9%	F		25
17.8%	V	1	25
17.8%	V	1	25
9.99%	F		28
11.24%	V	1	22

Survey of Credit Card Plans

$0.00	N.R.	(937) 324-6828
$0.00	N.R.	(859) 987-1795
$0.00	4	(740) 399-5500
$15.00	4, 6, 10	(800) 325-2265
$5.00	4, 6, 9	(888) 554-4362
$50.00	4	(419) 525-8791
$0.00	4, 9	(859) 372-5170
$18.00	10	(800) 876-9119
$0.00	N.R.	(937) 324-6828
$0.00	4	(800) 282-7541
$0.00	4	(800) 282-7541
$0.00	4, 6, 10	(800) 558-8472
$0.00	2, 3, 4, 6, 9, 10	(800) 423-3883

Survey of Credit Card Plans

01/31/2008	NATIONAL CITY BANK	NATIONAL CITY EVERYDAY REWARDS	Regional	R
07/31/2006	NATIONAL CITY BANK	NATIONAL CITY EVERYDAY REWARDS VISA	Regional	R
01/31/2007	NATIONAL CITY BANK	NATIONAL CITY EVERYDAY REWARDS VISA	Regional	R
07/31/2007	NATIONAL CITY BANK	NATIONAL CITY EVERYDAY REWARDS VISA	Regional	R
07/31/1994	FIRST OF AMERICA BANK-NORTHEAST ILLINOIS, N.A.	NATIONAL GOLD MASTERCARD.	National	N
01/31/1995	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	NATIONAL GOLD MASTERCARD/VISA	National	N
07/31/1995	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	NATIONAL GOLD MASTERCARD/VISA	National	N
01/31/1996	FIRST OF AMERICA BANK-ILLINOIS, NATIONAL ASSOCIATION	NATIONAL GOLD MASTERCARD/VISA	National	N
01/31/2011	NEW MILLENNIUM BANK	NEW MILLENIUM BANK SECURED VISA	National	N
07/31/2010	NEW MILLENNIUM BANK	NEW MILLENNIUM BANK SECURED CREDIT C	National	N
07/31/1997	NORWEST BANK WYOMING, NATIONAL ASSOCIATION	NORWESET VISA	National	N
07/31/1991	NORWEST BANK IOWA, NATIONAL	NORWEST CARD	National	N

Survey of Credit Card Plans

14.24%	V	1	20
13.24%	V	1	20
14.24%	V	1	20
14.24%	V	1	20
14.15%	V	1	25
15.4%	V	1	25
15.65%	V	1	25
15.4%	V	1	25
19.5%	F		27
19.5%	F		27
17.5%	V	1	25
19.8%	F		25

Survey of Credit Card Plans

$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	1, 2, 3, 4	(800) 423-3883
$0.00	1, 2, 3, 4	(800) 423-3883
$0.00	1, 2, 3, 4, 6	(800) 282-7541
$0.00	2, 3, 4, 6	(800) 423-3883
$0.00	2, 3, 4, 6	(800) 423-3883
$0.00	2, 3, 4, 6	(800) 423-3883
$0.00	N.R.	(800) 423-3883
$59.00	2, 4, 5, 6	(732) 729-4395
$59.00	2, 4, 5, 6	(732) 729-4395
$20.00	4, 7	(800) 247-8101
$18.00	N.R.	(800) 247-8101

Survey of Credit Card Plans

	ASSOCIATION	SERVICES MASTERCARD		
07/31/1991	NORWEST BANK SOUTH DAKOTA, NATIONAL ASSOCIATION	NORWEST CARD SERVICES MASTERCARD	National	N
01/31/1991	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST CARD SERVICES MASTERCARD	National	N
07/31/1991	NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION	NORWEST CARD SERVICES MASTERCARD	National	N
01/31/1992	NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION	NORWEST CARD SERVICES MASTERCARD	National	N
01/31/1991	NORWEST BANK SOUTH DAKOTA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1992	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1990	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1993	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1993	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1992	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N

Survey of Credit Card Plans

19.8%	F		25
19.8%	F		30
19.8%	F		25
19.8%	F		25
19.8%	F		30
15%	V	1	25
19.8%	F		30
15%	V	1	25
15%	V	1	25
19.8%	F		25

Survey of Credit Card Plans

$18.00	N.R.	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$18.00	4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	1, 5	(800) 247-8108
$18.00	4	(800) 247-8101

Survey of Credit Card Plans

01/31/1992	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1990	NORWEST BANK SOUTH DAKOTA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1994	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1990	NORWEST BANK MINNESOTA NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1990	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1994	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1995	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1990	NORWEST BANK MINNESOTA NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1991	NORWEST BANK MINNESOTA NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1990	NORWEST BANK LA CROSSE, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1995	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1995	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1996	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N

Survey of Credit Card Plans

	19.8%	F		25
	19.8%	F		30
	15%	V	1	25
	19.8%	F		30
	19.8%	F		30
	16.25%	V	1	25
	18%	V	1	25
	19.8%	F		30
	19.8%	F		30
	19.8%	F		30
	18%	V	1	25
	17.5%	V	1	25
	17.75%	V	1	25

Survey of Credit Card Plans

$18.00	4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$20.00	1, 4	(515) 222-8220
$20.00	4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$20.00	4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	4	(515) 222-8220

Survey of Credit Card Plans

07/31/1990	NORWEST BANK MINNESOTA SOUTHEAST, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1996	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1995	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1993	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1993	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
01/31/1992	NORWEST BANK SOUTH DAKOTA, NATIONAL ASSOCIATION	NORWEST MASTERCARD	National	N
07/31/1992	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTER CARD	National	N
07/31/1994	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD.	National	N
01/31/1994	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST MASTERCARD.	National	N
01/31/1990	NORWEST BANK SOUTH DAKOTA, NATIONAL ASSOCIATION	NORWEST MASTERCARD.	National	N
07/31/1999	NORWEST BANK NEVADA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
07/31/1997	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
01/31/1999	NORWEST BANK NEVADA, NATIONAL	NORWEST VISA	National	N

Survey of Credit Card Plans

19.8%	F		30
17.75%	V	1	25
17.5%	V	1	25
15%	V	1	25
15%	V	1	25
19.8%	F		25
15%	V	1	25
16.25%	V	1	25
15%	V	1	25
19.8%	F		30
16.9%	V	1	25
17.5%	V	1	25
16.65%	V	1	25

Survey of Credit Card Plans

$18.00	N.R.	(800) 247-8101
$20.00	4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$18.00	4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$20.00	1, 4	(800) 247-8101
$18.00	N.R.	(800) 247-8101
$0.00	4, 7, 9	(800) 247-8101
$20.00	4, 7	(800) 247-8101
$0.00	4, 7, 9	(800) 247-8101

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1996	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
01/31/1997	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
07/31/1997	NORWEST BANK IOWA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
01/31/1998	NORWEST BANK NEVADA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
07/31/1998	NORWEST BANK NEVADA, NATIONAL ASSOCIATION	NORWEST VISA	National	N
07/31/2009	NATIONWIDE BANK	NWC PLATINUM	National	N
01/31/2009	NATIONWIDE BANK	NWC PLATINUM	National	N
01/31/2010	NATIONWIDE BANK	NWC PLATINUM	National	N
01/31/2012	NATIONWIDE BANK	NWC PLATINUM	National	N
07/31/2011	NATIONWIDE BANK	NWC PLATINUM	National	N
01/31/2011	NATIONWIDE BANK	NWC PLATINUM	National	N
07/31/2010	NATIONWIDE BANK	NWC PLATINUM	National	N
01/31/1995	AMERICAN EXPRESS CENTURION BANK	OPTIMA	Regional	R
07/31/1995	AMERICAN EXPRESS CENTURION BANK	OPTIMA	Regional	R
07/31/1994	AMERICAN EXPRESS CENTURION BANK	OPTIMA	Regional	R

Survey of Credit Card Plans

17.25%	V	1	25
17.25%	V	1	25
17.5%	V	1	25
17.5%	V	1	25
17.4%	V	1	25
7.24%	V	1	25
7.99%	V	1	25
11.24%	V	1	25
11.24%	V	1	25
11.24%	V	1	25
11.24%	V	1	25
11.24%	V	1	25
15.5%	V	1	25
17%	V	1	25
14.25%	V	1	25

Survey of Credit Card Plans

$20.00	4, 7	(800) 247-8101
$20.00	4, 7	(800) 247-8101
$20.00	4, 7	(800) 247-8101
$0.00	4, 7, 9	(800) 247-8101
$0.00	4, 7, 9	(800) 247-8101
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$0.00	1, 2, 6, 7, 9	(866) 757-2720
$25.00	2, 3, 4, 6, 10	(800) 635-5955
$25.00	N.R.	(800) 635-5955
$25.00	2, 3, 4, 6, 10	(800) 635-5955

Survey of Credit Card Plans

01/31/1996	AMERICAN EXPRESS CENTURION BANK	OPTIMA	Regional	R
01/31/1991	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	National	N
07/31/1990	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	National	N
01/31/1992	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	National	N
07/31/1992	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	Regional	R
01/31/1990	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	National	N
07/31/1991	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	National	N
01/31/1994	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	Regional	R
01/31/1993	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	Regional	R
07/31/1993	AMERICAN EXPRESS CENTURION BANK	OPTIMA CARD	Regional	R
01/31/1999	ORCHARD FEDERAL SAVINGS BANK	OPTIONS PROGRAM	National	N
07/31/1998	ORCHARD FEDERAL SAVINGS BANK	OPTIONS PROGRAM (VISA & MASTERCARD)	National	N
01/31/2004	PARK NATIONAL BANK, THE	PARK NATIONAL BANK CLASSIC VISA	Single State	OH
07/31/1999	BANKBOSTON (NH), NATIONAL	PARTNERS FIRST	National	N

Survey of Credit Card Plans

	17%	V	1	30
	16.75%	V	1	25
	15.75%	V	1	30
	16.25%	V	1	25
	14.75%	V	1	25
	16.25%	V	1	30
	16.25%	V	1	25
	14.25%	V	1	25
	14.25%	V	1	25
	14.25%	V	1	25
	18.9%	V	1	30
	18.9%	V	1	30
	18%	F		25
	14.99%	V	1	25

Survey of Credit Card Plans

$25.00	N.R.	(800) 467-8462
$15.00	N.R.	(800) 445-7374
$15.00	N.R.	(800) 445-7374
$15.00	2, 3, 4, 6, 10	(800) 445-7374
$15.00	2, 3, 4, 6, 10	(800) 232-3822
$15.00	N.R.	(800) 445-7374
$15.00	2, 3, 4, 6, 10	(800) 445-7374
$25.00	2, 3, 4, 6, 10	(800) 635-5955
$15.00	2, 3, 4, 6, 10	(800) 232-3822
$15.00	2, 3, 4, 6, 10	(800) 635-5955
$100.00	N.R.	(503) 345-9280
$100.00	N.R.	(503) 245-9280
$12.00	4	(740) 349-8500
$0.00	9	(888) 701-7362

Survey of Credit Card Plans

	ASSOCIATION	MASTERCARD		
01/31/1998	PEOPLE'S BANK	PEOPLE'S BANK CREDIT CARD PLAN	National	N
01/31/1997	PEOPLE'S BANK	PEOPLE'S BANK CREDIT CARD PLAN	National	N
07/31/1997	PEOPLE'S BANK	PEOPLE'S BANK CREDIT CARD PLAN	National	N
07/31/1992	PEOPLE'S BANK	PEOPLES BANK MASTERCARD	National	N
01/31/1992	PEOPLE'S BANK	PEOPLES BANK MASTERCARD	National	N
01/31/2002	PEOPLE'S BANK	PEOPLE'S BANK MASTERCARD PLATINUM	National	N
01/31/2003	PEOPLE'S BANK	PEOPLE'S BANK PLATINUM MASTERCARD	National	N
07/31/2003	PEOPLE'S BANK	PEOPLE'S BANK PLATINUM MASTERCARD	National	N
01/31/2004	PEOPLE'S BANK	PEOPLE'S BANK PLATIUM MASTERCARD	National	N
01/31/1991	PEOPLE'S BANK	PEOPLE'S BANK VISA	National	N
07/31/1998	PEOPLE'S BANK	PEOPLE'S BANK VISA	National	N
07/31/1991	PEOPLE'S BANK	PEOPLES BANK VISA	National	N

Survey of Credit Card Plans

	13.9%	F		25
	13.9%	F		25
	13.9%	F		25
	13.9%	F		25
	13.9%	F		25
	9.74%	V	1	25
	7.99%	F		25
	7.99%	F		25
	7.99%	F		25
	13.9%	F		25
	13.9%	F		25
	13.9%	F		25

Survey of Credit Card Plans

$25.00	4	(800) 426-1114
$25.00	1, 2, 4, 5, 6	(800) 426-1114
$25.00	4	(800) 426-1114
$25.00	2, 3, 4, 6	(800) 423-3273
$25.00	2, 3, 4, 6	(800) 423-3273
$0.00	2, 3, 4, 6, 9	(888) 736-7537
$0.00	3, 4, 6	(888) 426-1114
$0.00	N.R.	(800) 426-1114
$0.00	N.R.	(800) 426-1114
$25.00	2, 3, 4, 6	(800) 423-3273
$25.00	4, 10	(800) 426-1114
$25.00	2, 3, 4, 6	(800) 423-3273

Survey of Credit Card Plans

01/31/1996	PEOPLE'S BANK	PEOPLE'S CREDIT CARD PLAN	National	N
07/31/1996	PEOPLE'S BANK	PEOPLE'S CREDIT CARD PLAN	National	N
07/31/1995	PEOPLE'S BANK	PEOPLE'S CREDIT CARD PLAN	National	N
07/31/2001	PEOPLE'S BANK	PEOPLE'S PLATINUM MASTERCARD	National	N
07/31/2005	PINNACLE BANK	PINNACLE BANK	Regional	R
01/31/2006	PINNACLE BANK	PINNACLE BANK	Regional	R
01/31/1998	DOLLAR BANK, A FEDERAL SAVINGS BANK	PITTSBURGH OR CLEVELAND PRIDE	Regional	R
01/31/2004	FIFTH THIRD BANK	PLATINUM	Regional	R
07/31/2008	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
07/31/2010	SYNOVUS BANK	PLATINUM	National	N
01/31/2011	SYNOVUS BANK	PLATINUM	National	N
07/31/2012	THE PARK BANK	PLATINUM	Single State	WI
07/31/2007	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
01/31/2009	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
07/31/2012	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	
01/31/2012	SYNOVUS BANK	PLATINUM	National	N

Survey of Credit Card Plans

	13.9%	F			25
	13.9%	F			25
	13.9%	F			25
	13.9%	F			25
	15.96%	V	9		25
	15.96%	V	9		25
	15.4%	V	1		25
	7.99%	V	1		25
	8.9%	V	1		25
	7.15%	V	1		25
	7.24%	V	1		25
	11.24%	V	1	7.99%	25
	12.15%	V	1		25
	7.15%	V	1		25
	12.74%	V	1	9.49%	25
	7.24%	V	1		25

Survey of Credit Card Plans

$25.00		4	(800) 426-1114
$25.00		4	(800) 426-1114
$25.00		4	(800) 426-1114
$0.00		2, 3, 4, 6, 9	(888) 736-7537
$0.00		4, 5, 6, 10	(402) 339-3244
$0.00		4, 5, 6, 10	(402) 339-3244
$0.00		9	(412) 261-8824
$0.00		9	(800) 972-3030
$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00		2, 3, 4, 5, 6, 8, 9, 10	(800) 359-7275
$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00	$15.00	9	(800) 543-8227
$0.00		N.R.	(800) 543-8227

Survey of Credit Card Plans

07/31/2011	SYNOVUS BANK	PLATINUM	National	N
01/31/2008	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
07/31/2009	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
01/31/2010	COLUMBUS BANK AND TRUST COMPANY	PLATINUM	National	N
01/31/2012	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	Regional	R
07/31/2010	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	Regional	R
07/31/2012	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	National	
01/31/2011	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	Regional	R
07/31/2011	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	Regional	R
01/31/2010	RBC BANK (GEORGIA), NATIONAL ASSOCIATION	PLATINUM CREDIT CARD	Regional	R
01/31/1990	FIRST NATIONAL BANK OF OMAHA	PLATINUM EDITION	National	N
07/31/1990	FIRST NATIONAL BANK OF OMAHA	PLATINUM EDITION VISA	National	N
01/31/2007	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2009	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N

Survey of Credit Card Plans

7.24%	V	1		25
11.15%	V	1		25
7.15%	V	1		25
7.15%	V	1		25
14.11%	V	1		21
11.24%	V	1		21
14.99%	V	1	11.74%	21
14.11%	V	1		21
14.11%	V	1		21
11.24%	V	1		21
21.4%	V	9		0
21.17%	V	9		0
10.24%	V	1		20
6.74%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00		N.R.	(800) 543-8227
$0.00		2, 3, 4, 10	(888) 257-6837
$0.00		2, 3, 4, 10	(800) 236-8872
$0.00	$35.00	2, 3, 4, 10	(188) 825-76837
$0.00		2, 3, 4, 10	(800) 236-8872
$0.00		N.R.	(888) 257-6837
$0.00		2, 3, 4, 6, 10	(888) 257-6837
$0.00		N.R.	(808) 688-7070
$0.00		1, 4, 5, 10	(402) 341-0500
$0.00		3, 4, 9, 10	(800) 275-4858
$0.00		2, 3, 4, 6, 10	(800) 238-2761

Survey of Credit Card Plans

07/31/2008	WASHINGTON MUTUAL BANK	PLATINUM MASTERCARD	National	N
07/31/2006	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2008	FRANKLIN TEMPLETON BANK & TRUST F.S.B.	PLATINUM MASTERCARD	National	N
07/31/2008	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2004	TOWN NORTH BANK, NATIONAL ASSOCIATION	PLATINUM MASTERCARD	National	N
07/31/2009	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2006	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
07/31/2009	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2005	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2006	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2006	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
07/31/2004	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2007	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N

Survey of Credit Card Plans

9.99%	V	1		25
10.24%	V	1		20
8.49%	V	1		25
8.99%	V	2		20
6.49%	V	9		25
14.49%	V	1		20
11.59%	V	1		25
6.74%	V	1		25
12.74%	V	1		25
9.24%	V	1		25
11.74%	V	1		25
8.24%	V	1		25
11.74%	V	1		25

Survey of Credit Card Plans

$0.00	10	(800) 219-6192
$0.00	3, 4, 9, 10	(800) 275-4858
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	3, 4, 6, 8, 9, 10	(877) 579-5353
$0.00	2, 3, 6, 9, 10	(800) 820-8417
$0.00	3, 4, 5, 6, 7, 9	(877) 579-5353
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	3, 4, 9, 10	(800) 275-4858
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	9	(800) 972-3030
$0.00	2, 3, 4, 6, 10	(800) 238-2761

Survey of Credit Card Plans

07/31/2004	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2008	WASHINGTON MUTUAL BANK	PLATINUM MASTERCARD	National	N
01/31/2010	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2010	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2004	TOWN NORTH BANK, NATIONAL ASSOCIATION	PLATINUM MASTERCARD	National	N
01/31/2008	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2008	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2012	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	FL, GA, IL, IN, KY, MI, MO, NC, OH, PA, SC, TN, WV, WI
07/31/2010	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2010	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2005	TOWN NORTH BANK, NATIONAL ASSOCIATION	PLATINUM MASTERCARD	National	N
07/31/2005	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N

Survey of Credit Card Plans

8.24%	V	1		25
14.99%	V	1		25
17.49%	V	1		23
6.74%	V	1		25
7.5%	V	9		25
9.99%	V	1		25
9.24%	V	1		20
17.49%	V	1	14.24%	21
17.49%	V	1		23
12.74%	V	1		25
7.24%	V	1		25
13.74%	V	1		25

Survey of Credit Card Plans

$0.00		9	(800) 972-3030
$0.00		10	(800) 219-6192
$0.00		3, 4, 5, 6, 7, 9	(513) 579-5353
$0.00		2, 3, 4, 6, 10	(800) 238-2761
$0.00		2, 3, 4, 6, 9	(800) 820-8417
$0.00		2, 3, 4, 6, 10	(800) 238-2761
$0.00		3, 4, 8, 9, 10	(877) 579-5353
$0.00	$35.00	3, 4, 5, 6, 7, 9	(877) 979-9393
$0.00		3, 4, 5, 6, 7, 9	(513) 579-5353
$0.00		2, 3, 4, 6, 10	(800) 238-2761
$0.00		N.R.	(800) 820-8417
$0.00		2, 3, 4, 6, 10	(800) 238-2761

Survey of Credit Card Plans

07/31/2007	WASHINGTON MUTUAL BANK	PLATINUM MASTERCARD	National	N
07/31/2007	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2004	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
07/31/2011	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
07/31/2007	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2009	FIFTH THIRD BANK	PLATINUM MASTERCARD	Regional	R
01/31/2011	FRANKLIN TEMPLETON BANK & TRUST, F.S.B.	PLATINUM MASTERCARD	National	N
01/31/2007	WASHINGTON MUTUAL BANK	PLATINUM MASTERCARD	National	N
07/31/2005	TOWN NORTH BANK, NATIONAL ASSOCIATION	PLATINUM MASTERCARD	National	N
07/31/2002	PEOPLE'S BANK	PLATINUM MASTER CARD	National	N
07/31/2006	WASHINGTON MUTUAL BANK	PLATINUM MASTER CARD	National	N
07/31/2011	FIFTH THIRD BANK	PLATINUM MASTER CARD	Regional	R
01/31/2012	FIFTH THIRD BANK	PLATINUM MASTER CARD	Regional	R

Survey of Credit Card Plans

	14.99%	V	1	25
	11.74%	V	1	25
	7.99%	V	1	25
	12.74%	V	1	25
	10.24%	V	1	20
	14.49%	V	1	20
	12.74%	V	1	25
	14.99%	V	1	25
	7.5%	V	1	25
	8.99%	F		25
	14.99%	V	1	25
	17.49%	V	1	21
	17.49%	V	1	21

Survey of Credit Card Plans

$0.00	10	(800) 219-6192
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	9	(800) 972-3030
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	3, 4, 9, 10	(800) 275-4858
$0.00	3, 4, 6, 8, 9, 10	(877) 579-5353
$0.00	2, 3, 4, 6, 10	(800) 238-2761
$0.00	10	(800) 219-6192
$0.00	3, 4, 8, 9	(800) 820-8417
$0.00	N.R.	(888) 426-1114
$0.00	7, 9, 10	(415) 644-2760
$0.00	3, 4, 5, 6, 7, 9	(877) 579-5353
$0.00	3, 4, 5, 6, 7, 9	(877) 579-5353

Survey of Credit Card Plans

01/31/2011	FIFTH THIRD BANK	PLATINUM MASTER CARD	Regional	R
01/31/2008	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
01/31/2010	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
07/31/2008	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
07/31/2009	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
01/31/2009	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
01/31/2011	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
07/31/2010	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
01/31/2012	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
07/31/2011	STATE FARM BANK, FSB	PLATINUM REWARDS VISA	National	N
07/31/2010	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	PLATINUM SELECT MASTERCARD	National	N
07/31/2009	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	PLATINUM SELECT MASTERCARD	National	N
01/31/2009	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	PLATINUM SELECT MASTERCARD	National	N

Survey of Credit Card Plans

17.49%	V	1	23
10.99%	V	1	20
16.74%	V	1	24
9.99%	V	1	20
15.12%	V	1	24
9.99%	V	1	20
16.74%	V	1	24
16.74%	V	1	24
16.74%	V	1	24
16.74%	V	1	24
15.99%	V	1	23
15.99%	V	1	20
10.74%	V	1	20

Survey of Credit Card Plans

$0.00	3, 4, 5, 6, 7, 9	(877) 579-5353
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	1, 2, 4, 6, 9	(877) 734-8472
$0.00	N.R.	(800) 950-5114
$0.00	N.R.	(800) 950-5114
$0.00	N.R.	(800) 950-5114

Survey of Credit Card Plans

01/31/2011	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	PLATINUM SELECT MASTERCARD	National	N
01/31/2012	CITIBANK, N.A.	PLATINUM SELECT MASTERCARD	National	N
07/31/2011	CITIBANK, N.A.	PLATINUM SELECT MASTERCARD	National	N
01/31/2010	CITIBANK (SOUTH DAKOTA), NATIONAL ASSOCIATION	PLATINUM SELECT MASTERCARD	National	N
07/31/2012	CITIBANK, N.A.	PLATINUM SELECT MASTERCARD	National	
01/31/2010	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2008	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2003	EISENHOWER NATIONAL BANK	PLATINUM VISA	National	N
07/31/2009	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2002	EISENHOWER NATIONAL BANK	PLATINUM VISA	National	N
07/31/2003	EISENHOWER NATIONAL BANK	PLATINUM VISA	National	N
01/31/1998	BANK ONE, KENTUCKY, NATIONAL ASSOCIATION	PLATINUM VISA	National	N
01/31/2009	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
07/31/2011	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2004	EISENHOWER NATIONAL BANK	PLATINUM VISA	National	N
01/31/2012	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
07/31/2010	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
07/31/1998	BANK ONE, KENTUCKY, NATIONAL	PLATINUM VISA	National	N

Survey of Credit Card Plans

	16.99%	V	1		23
	16.99%	V	1		23
	16.99%	V	1		23
	15.99%	V	1		20
	16.99%	V	1	13.74%	23
	10.99%	F			25
	10.99%	F			25
	10.92%	F			25
	10.99%	F			25
	10.92%	F			25
	10.92%	F			25
	15.99%	V	1		25
	10.99%	F			25
	10.99%	F			25
	10.92%	F			25
	10.99%	F			25
	10.99%	F			25
	15.99%	V	1		25

Survey of Credit Card Plans

$0.00		N.R.	(800) 950-5114
$0.00		N.R.	(800) 950-5114
$0.00		N.R.	(800) 950-5114
$0.00		N.R.	(800) 950-5114
$0.00	$15.00	N.R.	(800) 950-5114
$0.00		N.R.	(888) 769-2963
$0.00		N.R.	(888) 769-2963
$0.00		2, 3, 6, 9	(888) 454-5336
$0.00		N.R.	(888) 769-2963
$0.00		2, 3, 6, 9	(210) 227-7131
$0.00		2, 3, 6, 9	(888) 454-5336
$0.00		N.R.	(800) 677-7101
$0.00		N.R.	(888) 769-2963
$0.00		N.R.	(888) 769-2963
$0.00		2, 3, 6, 9	(888) 454-5336
$0.00		N.R.	(888) 769-2963
$0.00		N.R.	(888) 769-2963
$0.00		N.R.	(800) 677-7101

Survey of Credit Card Plans

	ASSOCIATION			
07/31/2008	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2011	WAYNE BANK AND TRUST CO.	PLATINUM VISA	National	N
01/31/2008	NATIONWIDE BANK	PLATINUM VISA (AAB)	National	N
07/31/2002	FIRST USA BANK, NATIONAL ASSOCIATION	PLATINUM VISA CARD	National	N
01/31/2000	FIRST USA BANK, NATIONAL ASSOCIATION	PLATINUM VISA CARD	National	N
07/31/1999	FIRST USA BANK, NATIONAL ASSOCIATION	PLATINUM VISA CARD	National	N
07/31/2001	FIRST USA BANK, NATIONAL ASSOCIATION	PLATINUM VISA CARD	National	N
01/31/2002	FIRST USA BANK, NATIONAL ASSOCIATION	PLATINUM VISA CREDIT CARD	National	N
01/31/2012	PNC BANK, NATIONAL ASSOCIATION	PNC POINTS VISA	Regional	R
07/31/2012	PNC BANK, N.A.	PNC POINTS VISA	Regional	DE, DC, FL, GA, IL, IN, KY, MD, MI, MO, NJ, OH, PA, WI
07/31/2011	PNC BANK, NATIONAL ASSOCIATION	PNC SECURED VISA	Regional	R
01/31/2011	PNC BANK, NATIONAL ASSOCIATION	PNC SECURED VISA	Regional	R
07/31/1998	SEARS NATIONAL BANK	PREFERRED MASTERCARD	National	N
01/31/2000	SEARS NATIONAL BANK	PREFERRED MASTERCARD FROM	National	N

Survey of Credit Card Plans

	10.99%	F			25
	10.99%	F			25
	11.24%	V	1		25
	13.99%	F			20
	15.4%	V	1		25
	9.99%	F			25
	13.74%	V	1		25
	11.65%	V	1		25
	14.99%	V	1		21
	15.99%	V	1	12.74%	21
	18.99%	V	1		26
	18.99%	V	1		26
	17.4%	V	1		30
	17.4%	V	1		30

Survey of Credit Card Plans

$0.00		N.R.	(888) 769-2963
$0.00		N.R.	(888) 769-2963
$0.00		1, 2, 3, 6, 9	(866) 439-3206
$0.00		3, 9, 10	(877) 999-3872
$0.00		2, 4, 6, 9	(800) 537-6954
$0.00		2, 4, 6, 9	(800) 347-7887
$0.00		3, 9, 10	(800) 537-6954
$0.00		3, 9, 10	(888) 211-9095
$0.00		1, 2, 3, 4, 9	(800) 282-7541
$0.00	$35.00	1, 2, 3, 4, 6, 9, 10	(800) 282-7541
$36.00		N.R.	(800) 282-7541
$36.00		N.R.	(800) 282-7541
$0.00		1	(800) 347-8480
$0.00		N.R.	(800) 347-8480

Survey of Credit Card Plans

		SEARS		
07/31/1999	SEARS NATIONAL BANK	PREFERRED MASTERCARD FROM SEARS	National	N
01/31/1998	SEARS NATIONAL BANK	PREFERRED MASTERCARD FROM SEARS	National	N
07/31/1997	SEARS NATIONAL BANK	PREFERRED MASTERCARD FROM SEARS	Regional	R
01/31/1999	SEARS NATIONAL BANK	PREFERRED MASTERCARD FROM SEARS	National	N
07/31/1997	BANK ONE, NATIONAL ASSOCIATION	PREFERRED MEMBERSHIP GROUP VISA	National	N
01/31/1996	BANK ONE, COLUMBUS, NATIONAL ASSOCIATION	PREFERRED MEMBERSHIP GROUP VISA	National	N
07/31/1996	BANK ONE, COLUMBUS, NATIONAL ASSOCIATION	PREFERRED MEMBERSHIP GROUP VISA	National	N
01/31/1997	BANK ONE, COLUMBUS, NATIONAL ASSOCIATION	PREFERRED MEMBERSHIP GROUP, VISA	National	N
07/31/2002	DOLLAR BANK, A FEDERAL SAVINGS	PRIDE VISA	Regional	R

Survey of Credit Card Plans

16.65%	V	1	30
17.4%	V	1	30
17.4%	V	1	30
17.4%	V	1	30
16.5%	V	9	25
16.7%	V	9	25
16.5%	V	9	25
16.5%	V	9	25
12.9%	V	1	25

Survey of Credit Card Plans

$0.00	1	(800) 347-8480
$0.00	1	(800) 347-8480
$0.00	1	(800) 819-1919
$0.00	1	(800) 347-8480
$0.00	2, 4, 6	(614) 248-2164
$0.00	2, 4, 6	(800) 436-7910
$0.00	2, 4, 6	(800) 436-7910
$0.00	2, 4, 6	(800) 945-2007
$0.00	9	(800) 242-2265

Survey of Credit Card Plans

	BANK			
01/31/2005	BANKERS BANK, THE	PRIME ADVANTAGE	Regional	R
01/31/2004	BANKERS BANK, THE	PRIME ADVANTAGE VISA	Regional	R
01/31/2006	BANKERS BANK, THE	PRIME ADVANTAGE VISA	Regional	R
07/31/2005	BANKERS BANK, THE	PRIME ADVANTAGE VISA	Regional	R
07/31/2004	BANKERS BANK, THE	PRIME ADVANTAGE - VISA	Regional	R
07/31/2003	BANKERS BANK, THE	PRIME ADVANTAGE (VISA)	Regional	R
01/31/1995	OAK BROOK BANK	PRIME FOR FIRST YEAR	National	N
01/31/1997	MOUNTAINWEST FINANCIAL	PRIME OPTION MASTERCARCARD	National	N
07/31/1997	MOUNTAINWEST FINANCIAL	PRIME OPTION MASTERCARD	National	N
01/31/1999	MORGAN STANLEY DEAN WITTER BANK, INC.	PRIME OPTION NOVUS	National	N
07/31/1998	MOUNTAINWEST FINANCIAL	PRIME OPTION NOVUS	National	N
07/31/1999	MORGAN STANLEY DEAN WITTER BANK, INC.	PRIME OPTION NOVUS CLASSIC	National	N
01/31/2000	MORGAN STANLEY DEAN WITTER BANK, INC.	PRIME OPTION NOVVS CLASSIC	National	N
07/31/2002	BANK OF TRAVELERS REST	PRIME RATE VISA	National	N

Survey of Credit Card Plans

11.15%	V	1	25
9.9%	V	1	25
13.15%	V	1	25
11.9%	V	1	25
9.99%	V	1	25
10.15%	V	1	25
8.5%	V	1	25
18.15%	V	1	25
18.4%	V	1	25
14.9%	F		25
15.4%	V	1	25
13.65%	V	1	25
13.9%	F		25
9.65%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 854-7642
$0.00	N.R.	(800) 854-7642
$0.00	4, 5, 6, 7	(800) 854-7642
$0.00	N.R.	(800) 854-7642
$0.00	N.R.	(800) 854-7642
$0.00	N.R.	(800) 854-7642
$17.00	4, 5, 7, 10	(800) 666-1011
$0.00	4	(800) 767-8466
$0.00	4	(800) 767-8466
$0.00	4, 9	(888) 766-8767
$0.00	4, 9	(888) 668-8767
$0.00	4, 9	(888) 668-8767
$0.00	4, 9	(888) 668-8767
$0.00	4, 10	(888) 557-2265

Survey of Credit Card Plans

01/31/1997	PROVIDENT BANK, THE	PROVIDENT PREFERRED VISA	National	N
07/31/1995	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGUALAR VISA	National	N
07/31/1995	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD	Single State	WA
01/31/1990	TRUST COMPANY BANK	REGULAR MASTERCARD	Regional	R
07/31/1990	TRUST COMPANY BANK	REGULAR MASTERCARD	Regional	R
01/31/1992	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD	National	N
07/31/1993	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD	Single State	WA
07/31/1991	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD	National	N
07/31/1991	FIRST NATIONAL BANK IN WICHITA	REGULAR MASTERCARD AND VISA	National	N
01/31/1992	FIRST NATIONAL BANK IN WICHITA	REGULAR MASTERCARD AND VISA	National	N
01/31/1996	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD / VISA	Regional	R
01/31/1994	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD / VISA	Single State	WA

Survey of Credit Card Plans

16.24%	V	1	25
18.4%	V	1	25
18%	V	4	21
17.5%	F		0
18%	F		25
18%	V	4	21
18%	V	4	21
18%	V	4	21
18%	F		25
18%	F		25
15%	V	4	21
18%	V	4	21

Survey of Credit Card Plans

$18.00	4, 10	(800) 335-2220
$25.00	4, 10	(800) 477-6000
$18.00	4, 5	(800) 552-7302
$12.00	N.R.	(800) 334-7094
$18.00	2, 3, 10	(800) 822-4072
$18.00	4, 5	(800) 552-7302
$18.00	4, 5	(800) 552-7302
$18.00	4, 5	(800) 552-7302
$18.00	4, 8	(316) 383-1354
$18.00	4, 8	(316) 383-1354
$0.00	4, 5	(800) 552-7302
$18.00	4, 5	(800) 552-7302

Survey of Credit Card Plans

01/31/1991	FIRST NATIONAL BANK IN WICHITA	REGULAR MASTERCARD & VISA	National	N
07/31/1993	INTRUST BANK, NATIONAL ASSOCIATION	REGULAR MASTERCARD/VISA	National	N
01/31/1994	INTRUST BANK, NATIONAL ASSOCIATION	REGULAR MASTERCARD/VISA	National	N
01/31/1993	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD/VISA	Regional	R
01/31/1993	FIRST NATIONAL BANK IN WICHITA	REGULAR MASTERCARD/VISA	National	N
07/31/1992	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD/VISA	Regional	R
07/31/1992	FIRST NATIONAL BANK IN WICHITA	REGULAR MASTERCARD/VISA	National	N
01/31/1995	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTERCARD/ VISA	Single State	WA
07/31/1994	SEATTLE-FIRST NATIONAL BANK	REGULAR MASTER / VISA	Single State	WA
01/31/1990	FIRST NATIONAL BANK IN WICHITA	REGULAR MC/VISA	National	N
07/31/1990	FIRST NATIONAL BANK IN WICHITA	REGULAR MC/VISA	National	N
07/31/1994	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGULAR VISA	National	N
07/31/1993	HOUSEHOLD BANK CALIFORNIA, NATIONAL ASSOCIATION	REGULAR VISA	National	N
07/31/1996	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGULAR VISA	National	N

Survey of Credit Card Plans

	18%	F		25
	16.8%	F		25
	16.8%	F		25
	18%	V	4	21
	18%	F		25
	18%	V	4	21
	18%	F		25
	18%	V	4	21
	18%	V	4	21
	18%	F		25
	18%	F		25
	15.65%	V	1	25
	15.4%	V	1	25
	17.9%	V	1	25

Survey of Credit Card Plans

$18.00	4, 8	(316) 383-1354
$12.00	4, 8	(316) 383-1354
$12.00	4, 8	(316) 383-1354
$18.00	4, 5	(800) 552-7302
$18.00	4, 8	(316) 383-1354
$18.00	4, 5	(800) 552-7302
$18.00	4, 8	(316) 383-1354
$18.00	4, 5	(800) 552-7300
$18.00	4, 5	(800) 552-7302
$18.00	4, 8	(316) 268-1354
$18.00	4, 8	(316) 383-1354
$25.00	4, 10	(800) 477-6000
$25.00	4, 10	(800) 477-6000
$25.00	4, 10	(800) 477-6000

Survey of Credit Card Plans

01/31/1997	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGULAR VISA / MASTERCARD	National	N
01/31/1996	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGULAR VISA / MASTERCARD	National	N
01/31/1996	SANWA BANK CALIFORNIA	REGULAR VISA / MASTERCARD	Single State	CA
01/31/1995	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	REGULAR VISA/MASTERCARD	National	N
07/31/2002	ROANOKE RAPIDS SAVINGS BANK, SSB	RRSB MASTERCARD	Single State	NC
07/31/2012	GE CAPITAL RETAIL BANK	SAM'S CLUB DISCOVER CARD	National	
01/31/1996	MERCANTILE BANK OF ILLINOIS	SBC VISA	Regional	R
07/31/1996	MERCANTILE BANK OF ILLINOIS	SBC VISA	Regional	R
07/31/2001	SEARS NATIONAL BANK	SEARS GOLD MASTERCARD	National	N
01/31/2002	SEARS NATIONAL BANK	SEARS GOLD MASTERCARD	National	N
01/31/2003	SEARS NATIONAL BANK	SEARS GOLD MASTERCARD	National	N
07/31/2002	SEARS NATIONAL BANK	SEARS GOLD MASTER CARD	National	N
01/31/1998	SECURITY STATE BANK	SEC STATE BK TP&W VISA AFFINITY	National	N
07/31/1999	KEY BANK AND TRUST	SECURED MASTERCARD/SECURE	National	N

Survey of Credit Card Plans

	15.5%	V	1		25
	17.15%	V	1		25
	17.25%	F			25
	17.9%	V	1		25
	15%	F			25
	22.9%	V	1	19.65%	0
	18.15%	V	1		25
	17.65%	V	1		25
	18.3%	V	1		20
	18.3%	V	1		20
	16.75%	V	1		20
	16.75%	V	1		20
	13.9%	F			30
	19.4%	F			25

Survey of Credit Card Plans

$0.00		N.R.	(800) 477-6000
$0.00		4, 10	(800) 477-6000
$15.00		N.R.	(800) 826-6894
$25.00		4, 10	(800) 477-6000
$0.00		N.R.	(252) 537-8061
$0.00	$25.00	N.R.	(800) 417-8321
$0.00		N.R.	(800) 755-4070
$0.00		N.R.	(800) 755-4070
$0.00		N.R.	(800) 260-8984
$0.00		N.R.	(800) 260-8984
$0.00		N.R.	(800) 260-8984
$0.00		N.R.	(800) 260-8984
$0.00		N.R.	(800) 725-2006
$35.00		5, 7, 8	(800) 257-2095

Survey of Credit Card Plans

		D VISA		
01/31/1998	STERLING BANK AND TRUST, F.S.B.	SECURED STERLING SILVER CARD	National	N
01/31/1999	STERLING BANK AND TRUST, F.S.B.	SECURED STERLING SILVER CARD	National	N
07/31/1998	STERLING BANK AND TRUST, F.S.B.	SECURED STERLING SILVER CARD	National	N
01/31/2000	STERLING BANK AND TRUST, F.S.B.	SECURED STERLING SILVER CARD	National	N
07/31/1999	STERLING BANK AND TRUST, F.S.B.	SECURED STERLING SILVER CARD	National	N
07/31/2002	NEW MILLENNIUM BANK	SECURED VISA	National	N
01/31/1996	KEY FEDERAL SAVINGS BANK	SECURED VISA	National	N
07/31/1996	KEY FEDERAL SAVINGS BANK	SECURED VISA	National	N
01/31/1997	KEY BANK AND TRUST	SECURED VISA	National	N
07/31/1995	KEY FEDERAL SAVINGS BANK	SECURED VISA	National	N
01/31/2000	KEY BANK AND TRUST	SECURED VISA	National	N
07/31/1997	KEY BANK AND TRUST	SECURED VISA	National	N
07/31/2001	KEY BANK AND TRUST	SECURED VISA	National	N
01/31/1995	KEY FEDERAL SAVINGS BANK	SECURED VISA	National	N
07/31/1998	KEY BANK AND TRUST	SECURED VISA AND MASTERCARD	National	N
01/31/1998	KEY BANK AND TRUST	SECURED VISA AND MASTERCARD	National	N

Survey of Credit Card Plans

	19.9%	F	25
	19.9%	F	25
	19.9%	F	25
	19.9%	F	25
	19.9%	F	25
	19.5%	F	0
	18.9%	F	25
	18.9%	F	25
	19.4%	F	25
	18.9%	F	25
	19.4%	F	25
	19.4%	F	25
	19.4%	F	25
	18.9%	F	25
	19.4%	F	25
	19.4%	F	25

Survey of Credit Card Plans

$39.00	N.R.	(800) 767-0923
$39.00	N.R.	(800) 767-0923
$39.00	N.R.	(800) 767-0923
$39.00	N.R.	(800) 767-0923
$39.00	N.R.	(800) 767-0923
$59.00	2, 4, 6	(732) 729-4395
$35.00	2, 3, 4, 5, 8, 10	(800) 539-5398
$35.00	4, 5, 7, 8, 10	(800) 539-5398
$35.00	5, 7, 8, 10	(800) 539-5398
$35.00	2, 3, 4, 8, 10	(800) 539-5398
$35.00	4, 8	(800) 540-5577
$35.00	5, 7, 8, 10	(800) 539-5398
$35.00	N.R.	(800) 257-2095
$35.00	2, 3, 4, 8, 10	(800) 539-5398
$35.00	5, 7, 8	(800) 539-5398
$35.00	5, 7, 8, 9	(800) 539-5398

Survey of Credit Card Plans

01/31/1999	KEY BANK AND TRUST	SECURED VISA/SECURED MASTERCARD	National	N
01/31/2003	FIFTH THIRD BANK, NORTHERN KENTUCKY, INC.	SELECT MASTERCARD	Regional	R
01/31/2003	FIFTH THIRD BANK	SELECT MASTERCARD	Regional	R
01/31/2002	FIFTH THIRD BANK	SELECT MASTERCARD	Regional	R
07/31/2002	FIFTH THIRD BANK	SELECT MASTERCARD	Regional	R
07/31/2002	FIFTH THIRD BANK, NORTHERN KENTUCKY, INC.	SELECT MASTERCARD	Regional	R
01/31/1995	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
01/31/1997	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
01/31/1994	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
07/31/1999	FIFTH THIRD BANK	SELECT VISA	Regional	R
07/31/1996	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
07/31/1994	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
01/31/1996	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
07/31/1993	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
07/31/1995	FIFTH THIRD BANK, THE	SELECT VISA	Regional	R
01/31/2000	FIFTH THIRD BANK	SELECT VISA/MASTERCARD	Regional	R
07/31/1994	CHEMICAL BANK	SHELL MASTERCARD	National	N
07/31/1990	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SILVER CARD (VISA AND MASTERCARD)	Regional	R

Survey of Credit Card Plans

	19.4%	F		25
	13.24%	V	1	25
	13.24%	V	1	25
	11.74%	V	1	25
	11.74%	V	1	25
	11.74%	V	1	25
	14.4%	V	1	30
	14.15%	V	1	30
	11.9%	V	1	30
	14.65%	V	1	25
	14.15%	V	1	30
	13.15%	V	1	30
	14.65%	V	1	30
	11.9%	V	1	30
	14.9%	V	1	30
	15.4%	V	1	25
	16.4%	V	1	25
	22%	F		0

Survey of Credit Card Plans

$35.00	5, 7, 8	(800) 257-2095
$0.00	9, 10	(800) 972-3030
$0.00	9, 10	(800) 972-3030
$0.00	4, 9	(513) 579-5353
$0.00	9, 10	(800) 972-3030
$0.00	9, 10	(800) 972-3030
$18.00	10	(800) 972-3030
$18.00	10	(800) 972-3030
$18.00	N.R.	(513) 744-8573
$18.00	9, 10	(800) 972-3030
$18.00	N.R.	(800) 972-3030
$18.00	N.R.	(513) 744-8573
$18.00	10	(800) 972-3030
$18.00	N.R.	(513) 744-8573
$18.00	10	(800) 972-3030
$18.00	10	(800) 972-3030
$20.00	1, 3, 4, 10	(800) 648-3355
$0.00	4	(800) 645-2103

Survey of Credit Card Plans

	NATIONAL ASSOCIATION	AND MASTERCARD)		
01/31/2009	TD BANK, N.A.	SIMPLY FLEXIBLE VISA	National	N
07/31/2001	SOUTHTRUST BANK	SOUTHTRUST BANK, N.A.	Regional	R
07/31/2001	COMMERCE BANK, NATIONAL ASSOCIATION	SPEC CONNECTIONS-VISA & MC	Regional	R
01/31/1994	COMMERCE BANK OF SPRINGFIELD, NATIONAL ASSOCIATION	SPECIAL CONNECTION MASTERCARD	Regional	R
01/31/2008	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS	Regional	R
01/31/2007	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS	Regional	R
07/31/2007	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS	Regional	R
07/31/2008	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS	Regional	R
01/31/1993	COMMERCE BANK OF ST. LOUIS, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS	Regional	R
07/31/2012	COMMERCE BANK	SPECIAL CONNECTIONS VISA	Regional	AR, CO, IL, IA, KS, MN, MO, NE, ND, OK, SD, TX
01/31/2005	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS - VISA & MASTERC	Regional	R
07/31/2005	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MASTERCAR	Regional	R
07/31/2006	COMMERCE BANK, NATIONAL	SPECIAL CONNECTIONS	Regional	R

Survey of Credit Card Plans

	13.49%	F			21
	12.9%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25
	17.5%	V	1		25
	15.24%	V	1	11.99%	25
	16.5%	V	1		25
	16.5%	V	1		25
	16.5%	V	1		25

Survey of Credit Card Plans

$0.00		3, 4, 9	(888) 561-8861
$19.00		4, 5, 6, 9	(800) 292-6538
$0.00		4, 6, 9	(800) 645-2103
$0.00		4, 10	(800) 645-2103
$0.00		4, 6	(800) 645-2103
$0.00		4, 6	(800) 645-2103
$0.00		4, 6	(800) 645-2103
$0.00		4, 6, 9	(800) 645-2103
$0.00		4, 10	(800) 645-2103
$0.00	$25.00	N.R.	(800) 645-2103
$0.00		4, 6, 10	(816) 234-2184
$0.00		4, 6	(800) 645-2103
$0.00		4, 6	(800) 645-2103

Survey of Credit Card Plans

	ASSOCIATION	VISA & MASTERCAR		
01/31/2006	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MASTERCAR	Regional	R
01/31/1992	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MASTERCAR	Regional	R
07/31/2002	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA & MASTERCAR	Regional	R
01/31/1993	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/1993	COMMERCE BANK OF KANSAS CITY, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
07/31/1994	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/1991	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA &MASTERCARD	Regional	R
07/31/1991	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA &MASTERCARD	Regional	R
07/31/1993	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
07/31/1992	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
07/31/1994	COMMERCE BANK OF KANSAS CITY, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/1995	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R

Survey of Credit Card Plans

16.5%	V	1	25
17.5%	F		25
16.5%	V	1	25
17.5%	V	1	25
17.5%	V	1	25
16.5%	V	1	25
17.5%	F		25
17.5%	F		25
16.5%	V	1	25
17.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 6, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(816) 234-2253
$0.00	N.R.	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103

Survey of Credit Card Plans

01/31/1995	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/1994	COMMERCE BANK OF KANSAS CITY, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/1994	COMMERCE BANK OF OMAHA, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
07/31/1993	COMMERCE BANK OF KANSAS CITY, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA/MASTERCARD	Regional	R
01/31/2003	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA/MASTERCARD	Regional	R
07/31/2003	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA/MASTERCARD	Regional	R
01/31/1996	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS - VISA & MC	Regional	R
07/31/1999	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS - VISA & MC	Regional	R
01/31/2000	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS - VISA & MC	Regional	R
01/31/1995	COMMERCE BANK OF SPRINGFIELD, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS (VISA & MC)	Regional	R
01/31/1998	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MC	Regional	R
07/31/1998	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MC	Regional	R

Survey of Credit Card Plans

16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25

Survey of Credit Card Plans

$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 6, 10	(816) 234-2184
$0.00	4, 6, 10	(800) 645-2103
$0.00	4, 5, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4	(800) 645-2103
$0.00	4, 10	(800) 645-2103

Survey of Credit Card Plans

07/31/1997	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MC	Regional	R
01/31/2004	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS VISA & MC	Regional	R
01/31/1999	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA & MC	Regional	R
01/31/1997	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA & MC	Regional	R
01/31/2002	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA & MC	Regional	R
07/31/1996	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTIONS-VISA & MC.	Regional	R
07/31/1995	COMMERCE BANK, NATIONAL ASSOCIATION	SPECIAL CONNECTION VISA/MASTERCARD	Regional	R
01/31/2000	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
01/31/1999	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
07/31/2001	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
07/31/1999	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
07/31/2002	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
01/31/2002	FIRST CONSUMERS NATIONAL BANK	SPIEGEL MASTERCARD	National	N
01/31/1994	BANK OF CALIFORNIA, NATIONAL	STANDARD	Regional	R

Survey of Credit Card Plans

16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
16.5%	V	1	25
17.24%	V	1	30
17.24%	V	1	30
16.24%	V	7	30
17.24%	V	1	30
16.24%	V	1	30
16.24%	V	1	30
16.8%	F		30

Survey of Credit Card Plans

$0.00	4, 10	(800) 645-2103
$0.00	4, 6, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	4, 6, 10	(800) 645-2103
$0.00	1, 4, 5, 10	(800) 645-2103
$0.00	4, 10	(800) 645-2103
$0.00	1, 10	(800) 211-7339
$0.00	1	(800) 211-7339
$0.00	1, 9, 10	(800) 211-7339
$0.00	1, 10	(800) 211-7339
$0.00	1, 9, 10	(800) 211-7339
$0.00	1, 9, 10	(800) 211-7339
$15.00	4	(800) 544-2920

Survey of Credit Card Plans

	ASSOCIATION, THE	MASTERCARD		
01/31/1990	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
07/31/1997	UMB U.S.A., NATIONAL ASSOCIATION	STANDARD MASTERCARD	National	N
07/31/1992	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
01/31/1995	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
07/31/1995	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
01/31/1993	FIRST INTERSTATE BANK OF NEVADA, NATIONAL ASSOCIATION	STANDARD MASTERCARD	National	N
07/31/1991	AMALGAMATED TRUST & SAVINGS BANK	STANDARD MASTERCARD	National	N
01/31/1991	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
07/31/1995	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD	Regional	R
07/31/1993	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
07/31/1994	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
07/31/1993	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD	Regional	R
01/31/1993	BANK OF CALIFORNIA, NATIONAL	STANDARD	Regional	R

Survey of Credit Card Plans

	19.8%	F		25
	17.9%	V	1	25
	18.6%	F		30
	16.8%	F		30
	16.8%	F		30
	17.9%	F		25
	14.5%	V	1	25
	19.8%	F		25
	18.2%	V	1	25
	16.8%	F		30
	16.8%	F		30
	19.3%	V	1	0
	18.6%	F		30

Survey of Credit Card Plans

$20.00	N.R.	(800) 862-2427
$0.00	4	(800) 821-5184
$15.00	4	(800) 544-2920
$15.00	4	(800) 544-2920
$15.00	4	(800) 544-2920
$15.00	4	(602) 955-5050
$0.00	4, 10	(800) 365-6464
$20.00	N.R.	(800) 862-2427
$0.00	2, 3, 4, 10	(800) 862-2427
$15.00	4	(800) 544-2920
$15.00	4	(800) 544-2920
$25.00	2, 3, 4, 10	(800) 962-2427
$15.00	4	(800) 544-2920

Survey of Credit Card Plans

	ASSOCIATION, THE	MASTERCARD		
01/31/1992	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
01/31/1996	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
01/31/1997	CHITTENDEN TRUST COMPANY	STANDARD MASTERCARD	National	N
07/31/1991	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
01/31/1997	CITIZENS BANK NEW HAMPSHIRE	STANDARD MASTERCARD	National	N
01/31/1992	BANK OF CALIFORNIA, NATIONAL ASSOCIATION, THE	STANDARD MASTERCARD	Regional	R
01/31/1993	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
01/31/1998	UMB U.S.A., NATIONAL ASSOCIATION	STANDARD MASTERCARD	National	N
07/31/1990	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD	Regional	R
01/31/1993	AMALGAMATED BANK OF CHICAGO	STANDARD MASTER CARD	National	N
07/31/1992	AMALGAMATED BANK OF CHICAGO	STANDARD MASTER CARD	National	N
07/31/1993	AMALGAMATED BANK OF CHICAGO	STANDARD MASTER CARD	National	N
01/31/1994	AMALGAMATED BANK OF CHICAGO	STANDARD	National	N

Survey of Credit Card Plans

19.8%	F		25
16.8%	F		30
17.15%	V	1	25
19.8%	F		25
15.4%	V	1	25
18.6%	F		30
17.45%	V	1	25
17.9%	V	1	25
19.8%	F		25
12%	V	1	25
10.5%	V	1	25
12%	V	1	25
12%	V	1	25

Survey of Credit Card Plans

$20.00	N.R.	(800) 862-2427
$15.00	4	(800) 544-2920
$18.00	4	(800) 441-4025
$20.00	N.R.	(800) 862-2427
$0.00	N.R.	(800) 922-9999
$15.00	4	(800) 544-2920
$20.00	2, 3, 4, 10	(800) 862-2427
$0.00	4, 9	(800) 821-5184
$20.00	N.R.	(800) 862-2427
$0.00	4	(800) 365-6464
$0.00	N.R.	(800) 822-3145
$0.00	4	(800) 365-6464
$0.00	3, 4	(312) 822-3130

Survey of Credit Card Plans

		MASTERCARD.		
07/31/1994	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD AND VISA	Regional	R
01/31/1996	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD AND VISA	Regional	R
01/31/1995	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD AND VISA	Regional	R
01/31/1996	NBD SKOKIE BANK, NATIONAL ASSOCIATION	STANDARD MASTERCARD / VISA	Regional	R
01/31/1994	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD / VISA	Regional	R
07/31/1995	NBD SKOKIE BANK, NATIONAL ASSOCIATION	STANDARD MASTERCARD & VISA	Regional	R
07/31/1996	BANK ONE, ARIZONA, NATIONAL ASSOCIATION	STANDARD MASTERCARD & VISA	Regional	R
01/31/1995	NBD SKOKIE BANK, NATIONAL ASSOCIATION	STANDARD MASTERCARD & VISA	Regional	R
01/31/1995	CHEMICAL BANK	STANDARD MASTERCARD/VISA	National	N
07/31/1995	CHEMICAL BANK	STANDARD MASTERCARD/VISA	National	N
07/31/1992	VALLEY NATIONAL BANK OF ARIZONA, THE	STANDARD MASTERCARD/VISA	Regional	R

Survey of Credit Card Plans

16.7%	V	1	25
16.5%	V	9	25
16.25%	V	1	25
16.9%	V	1	25
17.45%	V	1	25
17.4%	V	1	25
16.5%	V	9	25
16.9%	V	1	25
17.8%	F		25
18.8%	F		25
19.8%	F		25

Survey of Credit Card Plans

$25.00	2, 3, 4, 10	(800) 862-2427
$0.00	2, 3, 4, 10	(800) 862-2427
$25.00	2, 3, 4, 10	(800) 862-2427
$0.00	4	(800) 766-4623
$20.00	2, 3, 4, 10	(800) 862-2427
$0.00	4	(800) 766-4623
$0.00	2, 3, 4, 10	(800) 862-2427
$0.00	4	(800) 766-4623
$20.00	2, 3, 4, 5, 7, 10	(516) 648-3355
$20.00	2, 3, 4, 5, 7, 10	(800) 356-5555
$20.00	2, 3, 4	(800) 862-2427

Survey of Credit Card Plans

01/31/1996	CHEMICAL BANK	STANDARD MASTERCARD/VISA	National	N
01/31/1998	ORCHARD FEDERAL SAVINGS BANK	STANDARD SECURED DUAL MC / VISA	National	N
07/31/1994	WELLS FARGO BANK, NATIONAL ASSOCIATION	STANDARD VISA	National	N
07/31/1993	FIRST UNION NATIONAL BANK OF GEORGIA	STANDARD VISA	National	N
01/31/2000	UMB U.S.A., NATIONAL ASSOCIATION	STANDARD VISA	National	N
01/31/1994	FIRST UNION NATIONAL BANK OF GEORGIA	STANDARD VISA	National	N
07/31/1999	ASSOCIATED CARD SERVICES BANK, NATIONAL ASSOCIATION	STANDARD VISA	National	N
01/31/1999	UMB U.S.A., NATIONAL ASSOCIATION	STANDARD VISA	National	N
07/31/1994	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	STANDARD VISA	Regional	R
07/31/1994	FIRST UNION NATIONAL BANK OF GEORGIA	STANDARD VISA	National	N
01/31/1999	ASSOCIATED CARD SERVICES BANK, NATIONAL ASSOCIATION	STANDARD VISA	National	N
07/31/1998	ASSOCIATED CARD SERVICES BANK, NATIONAL ASSOCIATION	STANDARD VISA	National	N
01/31/1995	FIRST UNION NATIONAL BANK OF GEORGIA	STANDARD VISA	National	N
01/31/2009	NATIONAL BANK OF BLACKSBURG, THE	STANDARD VISA	National	N

Survey of Credit Card Plans

	18.8%	F		25
	18.9%	V	1	30
	19.8%	F		25
	18%	F		25
	17.65%	V	1	25
	18%	F		25
	16.65%	V	1	25
	17.4%	V	1	25
	17.9%	V	1	25
	18%	F		25
	16.65%	V	1	25
	17.4%	V	1	25
	13.9%	F		25
	13.92%	F		30

Survey of Credit Card Plans

$20.00	2, 3, 4, 7, 10	(800) 356-5555
$35.00	N.R.	(800) 688-6830
$18.00	N.R.	(800) 642-4720
$20.00	4	(800) 359-3862
$0.00	4, 9, 10	(800) 821-5184
$20.00	4, 10	(800) 359-3862
$0.00	4, 5, 6, 9, 10	(800) 472-7708
$0.00	4, 9	(800) 821-5184
$20.00	N.R.	(800) 955-5050
$20.00	4, 10	(800) 359-3862
$0.00	4, 5, 6, 9, 10	(800) 472-7708
$0.00	4, 5, 6, 9, 10	(800) 472-7708
$0.00	4, 10	(800) 359-3862
$0.00	N.R.	(800) 951-6235

Survey of Credit Card Plans

01/31/2000	ASSOCIATED CARD SERVICES BANK, NATIONAL ASSOCIATION	STANDARD VISA	National	N
07/31/1999	UMB U.S.A., NATIONAL ASSOCIATION	STANDARD VISA	National	N
07/31/2012	STATE FARM BANK, FSB	STATE FARM REWARDS VISA	National	
01/31/2006	S & T BANK	S & T BANK	Single State	PA
07/31/1997	STERLING BANK AND TRUST, F.S.B.	STERLING SECURED BANKCARD	National	N
01/31/1997	STERLING BANK AND TRUST, F.S.B.	STERLING SECURED VISA BANKCARD	National	N
01/31/1995	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	SUNTRUST BANKCARD	Regional	R
01/31/1999	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	SUNTRUST BANKCARD, NA	Regional	R
07/31/2012	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS	Regional	AL, DC, FL, GA, MD, NC, SC, TN, VA, WV
01/31/2011	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
07/31/2009	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
07/31/2011	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
07/31/2008	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
01/31/2010	SUNTRUST BANK	SUNTRUST PLATINUM	Regional	R

Survey of Credit Card Plans

	17.4%	V	1		25
	17.4%	V	1		25
	16.74%	V	1	13.49%	24
	10.5%	V	1		25
	22%	F			25
	22%	F			25
	17.9%	V	1		25
	14.65%	V	1		25
	16.99%	V	1	13.74%	25
	16.99%	V	1		25
	12.99%	V	1		20
	16.99%	V	1		25
	12.24%	V	1		20
	16.99%	V	1		20

Survey of Credit Card Plans

$0.00		4, 5, 6, 9, 10	(800) 472-7708
$0.00		4, 9	(800) 821-5184
$0.00	$35.00	1, 2, 3, 4, 5, 6, 7, 9	(800) 838-9657
$15.00		4, 6, 10	(800) 325-2265
$78.00		N.R.	(800) 767-0923
$78.00		N.R.	(800) 603-0600
$21.00		N.R.	(800) 432-4932
$0.00		4	(800) 432-4932
$0.00	$25.00	4, 6, 9	(800) 477-9702
$0.00		4, 6, 9	(800) 477-9702
$0.00		N.R.	(800) 477-9702
$0.00		4, 6, 9	(800) 477-9702
$0.00		3, 4, 6, 9	(800) 477-9702
$0.00		3, 4, 6, 9	(800) 477-9702

Survey of Credit Card Plans

		REWARDS VISA		
01/31/2012	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
01/31/2008	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
07/31/2010	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
01/31/2009	SUNTRUST BANK	SUNTRUST PLATINUM REWARDS VISA	Regional	R
07/31/2002	TENNESSEE STATE BANK	TCB VISA	Single State	TN
07/31/2012	TD BANK, N.A.	TD CASH REWARDS VISA	Regional	CT, DE, DC, FL, ME, MD, MA, NH, NJ, NY, NC, PA, RI, SC, VT, VA
01/31/2012	TD BANK, N.A.	TD CASH REWARDS VISA CREDIT CARD	Regional	R
07/31/2011	TD BANK, N.A.	TD EASY REWARDS VISA	Regional	R
01/31/2011	TD BANK, N.A.	TD EASY REWARDS VISA	Regional	R
07/31/2010	CITIZENS STATE BANK OF CHOTEAU, MONTANA, THE	TETON BANCARD SERVICES	Single State	MT
01/31/2012	TETON BANKS	TETON BANCARD SERVICES	Single State	MT
07/31/2012	TETON BANKS	TETON BANCARD SERVICES	Single State	MT

Survey of Credit Card Plans

16.99%	V	1		25
12.24%	V	1		20
16.99%	V	1		25
12.24%	V	1		20
14.88%	F			25
16.24%	V	1	12.99%	25
16.24%	V	1		25
16.24%	V	1		25
15.24%	V	1		25
15.6%	F			25
15.6%	F			25
15.6%	F		0%	10

Survey of Credit Card Plans

$0.00		N.R.	(800) 477-9702
$0.00		3, 4, 6, 9	(800) 477-9702
$0.00		4, 6, 9	(800) 477-9702
$0.00		3, 4, 6, 9	(800) 477-9702
$0.00		N.R.	(865) 908-5874
$0.00	$25.00	N.R.	(888) 561-8861
$0.00		N.R.	(888) 561-8861
$0.00		N.R.	(888) 561-8861
$0.00		N.R.	(888) 561-8864
$0.00		4	(888) 311-2531
$0.00		4	(888) 311-2531
$0.00	$20.00	4, 10	(406) 467-2531

Survey of Credit Card Plans

07/31/2011	TETON BANKS	TETON BANCARD SERVICES	Single State	MT
01/31/2011	CITIZENS STATE BANK OF CHOTEAU, MONTANA, THE	TETON BANCARD SERVICES	Single State	MT
07/31/1998	FIRST NATIONAL BANK OF FAIRFIELD, THE	TETON BANCARD SERVICES VISA	Single State	MT
07/31/1996	FIRST NATIONAL BANK OF FAIRFIELD, THE	TETON BANCARD SRVS (VISA CLASSIC)	Single State	MT
01/31/1996	FIRST NATIONAL BANK OF FAIRFIELD, THE	TETON BANCARD (VISA CLASSIC)	Single State	MT
01/31/2006	BANK OF KENTUCKY, INCORPORATED, THE	THE BANK OF KENTUCKY, INC.	Regional	R
01/31/1994	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD VISA	Regional	R
01/31/1993	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	Regional	R
07/31/1992	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	Regional	R
07/31/1993	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	Regional	R
07/31/1994	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	National	N
01/31/1990	PEOPLES FIRST THRIFT	THE MORE CARD (VISA)	National	N
01/31/1995	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	National	N
01/31/1991	AMERICAN GENERAL FINANCIAL	THE MORE CARD (VISA)	National	N

Survey of Credit Card Plans

	15.6%	F		25
	15.6%	F		25
	15.6%	F		25
	15.6%	F		25
	15.6%	F		25
	12.25%	V	1	25
	19.8%	F		25
	19.8%	F		25
	19.8%	F		25
	19.8%	F		25
	19.8%	F		25
	21.9%	F		30
	19.8%	F		25
	21.9%	F		30

Survey of Credit Card Plans

$0.00	4	(888) 311-2531
$0.00	4	(406) 467-2531
$0.00	4, 5, 7	(406) 467-2531
$0.00	4	(406) 467-2531
$0.00	4	(406) 467-2531
$0.00	4, 9	(859) 372-5170
$0.00	N.R.	(812) 828-6673
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(800) 453-2017
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(800) 453-2017

Survey of Credit Card Plans

	CENTER			
07/31/1991	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	Regional	R
01/31/1992	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	Regional	R
07/31/1990	AMERICAN GENERAL FINANCIAL CENTER	THE MORE CARD (VISA)	National	N
07/31/2004	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	THE NAME OF THE PLAN IS CLASSIC MAST	Regional	R
07/31/2004	FIRSTMERIT BANK, N.A.	THE NAME OF THE PLAN IS VISA CLASSIC	Regional	R
01/31/1999	FIRST USA BANK, NATIONAL ASSOCIATION	TITANIUM VISA CARD	National	N
01/31/2007	TCM BANK, NATIONAL ASSOCIATION	TOTAL CARD MANAGEMENT	National	N
07/31/2007	TCM BANK, NATIONAL ASSOCIATION	TOTAL CARD MANAGEMENT	National	N
07/31/2006	TCM BANK, NATIONAL ASSOCIATION	TOTAL CARD MANAGEMENT	National	N
07/31/2012	THE BANK OF CANTON	TOWN OF CANTON VISA	Single State	MA
07/31/2009	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N
07/31/2011	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N
07/31/2010	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N

Survey of Credit Card Plans

19.8%	F			25
19.8%	F			25
21.9%	F			30
9.5%	V	1		25
9.15%	V	1		0
9.99%	F			25
15.15%	V	1		25
15.15%	V	1		25
15.15%	V	1		25
9.74%	V	1	6.49%	25
12.75%	V	1		20
15.49%	V	1		27
15.49%	V	1		27

Survey of Credit Card Plans

$0.00		N.R.	(800) 828-6673
$0.00		N.R.	(800) 474-2674
$0.00		N.R.	(800) 453-2017
$0.00		N.R.	(800) 221-8890
$5.00		4, 9	(888) 554-4362
$0.00		2, 4, 6, 7, 9	(800) 955-9900
$0.00		3, 4, 5, 6, 9	(800) 883-0131
$0.00		2, 3, 4, 5, 6, 9	(800) 883-0131
$0.00		3, 4, 5, 6, 9	(800) 883-0131
$0.00	$10.00	4, 5, 6, 8	(888) 828-1690
$0.00		1, 3, 4, 6	(866) 614-8845
$0.00		1, 3, 4, 6, 9	(866) 614-8845
$0.00		1, 3, 4, 6, 9	(866) 614-8845

Survey of Credit Card Plans

01/31/2010	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N
01/31/2012	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N
01/31/2011	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	N
07/31/2012	TOYOTA FINANCIAL SAVINGS BANK	TOYOTA REWARDS VISA	National	
07/31/2012	AMERICAN SAVINGS BANK, F.S.B.	TRAVELAWARDS PLUS CLASSIC VISA	Single State	HI
07/31/2011	AMERICAN SAVINGS BANK, F.S.B.	TRAVELAWARDS PLUS CLASSIC VISA	Single State	HI
01/31/2012	AMERICAN SAVINGS BANK, F.S.B.	TRAVELAWARDS PLUS CLASSIC VISA	Single State	HI
07/31/1999	ASSOCIATES CAPITAL BANK, INC.	TRUE VALUE MASTERCARD	National	N
01/31/1999	ASSOCIATES CAPITAL BANK, INC.	TRUE VALUE MASTERCARD	National	N
07/31/1998	ASSOCIATES CAPITAL BANK, INC.	TRUE VALUE MASTERCARD	National	N
01/31/2000	ASSOCIATES CAPITAL BANK, INC.	TRUE VALUE VISA	National	N
01/31/2005	TRUSTMARK NATIONAL BANK	TRUSTMARK NATIONAL BANK	Regional	R
01/31/2002	TENNESSEE STATE BANK	TSB VISA	Single State	TN
07/31/2012	UMB BANK, NATIONAL ASSOCIATION	UMB VISA PLATINUM	National	

Survey of Credit Card Plans

15.62%	V	1		27
15.49%	V	1		27
15.49%	V	1		27
15.49%	V	1	12.24%	27
16.25%	F		0%	25
16.25%	F			25
16.25%	F			25
18%	V	1		25
18%	V	1		25
18%	V	1		25
18%	F			25
15.9%	F			30
14.88%	F			25
10.99%	V	1	7.74%	21

Survey of Credit Card Plans

$0.00		1, 3, 4, 6	(866) 614-8845
$0.00		1, 3, 4, 6, 9	(866) 614-8845
$0.00		1, 3, 4, 6, 9	(866) 614-8845
$0.00	$25.00	1, 3, 4, 6, 9	(866) 614-8845
$24.00	$20.00	4, 6	(800) 727-2566
$24.00		4, 6	(800) 727-2566
$24.00		4, 6	(800) 727-2566
$0.00		10	(800) 353-1241
$0.00		10	(800) 353-1241
$0.00		10	(800) 353-1241
$0.00		N.R.	(800) 353-1241
$0.00		2, 4, 5, 6, 8, 9, 10	(601) 208-7685
$0.00		N.R.	(865) 429-2273
$0.00	$25.00	2, 4, 6, 9	(800) 821-5184

Survey of Credit Card Plans

07/31/2012	AMALGAMATED BANK OF CHICAGO	UNION, GOLD	National	
01/31/1990	BANK OF NEW YORK (DELAWARE), THE	UNION PRIVILEGE MASTERCARD	National	N
07/31/1990	BANK OF NEW YORK (DELAWARE), THE	UNION PRIVILEGE MASTERCARD	National	N
01/31/1992	UNITED BANK OF DENVER NATIONAL ASSOCIATION	UNITED BANK MASTERCARD	National	N
07/31/2004	BANK ONE, DELAWARE, NATIONAL ASSOCIATION	UNITED MILEAGE PLUS VISA CARD	National	N
01/31/1999	UNITED SECURITY BANK	UNITED SECURITY BANK VISA CLASSIC	Single State	WA
07/31/1999	UNITED SECURITY BANK	UNITED SECURITY BANK VISA CLASSIC	Single State	WA
07/31/1998	UNITED SECURITY BANK	UNITED SECURITY BANK VISA CLASSIC	Single State	WA
01/31/2000	UNITED SECURITY BANK	UNITED SECURITY BANK VISA CLASSIC	Single State	WA
01/31/2000	UNIVERSAL BANK, N.A.	UNIVERSAL BANK, N.A.	National	N
07/31/1990	UNIVERSAL BANK	UNIVERSAL CARD	National	N
01/31/1991	UNIVERSAL BANK	UNIVERSAL CARD	National	N
01/31/1993	UNIVERSAL BANK	UNIVERSAL CARD	National	N
07/31/1991	UNIVERSAL BANK	UNIVERSAL CARD	National	N
07/31/1993	UNIVERSAL BANK	UNIVERSAL CARD	National	N
07/31/2002	KEY BANK AND TRUST	UNSECURED VISA	National	N

Survey of Credit Card Plans

9.25%	V	1	6%	25
15.49%	V	1		0
15%	V	1		0
18.8%	F			25
14.24%	V	1		20
12.96%	F			25
12.96%	F			25
12.96%	F			25
12.96%	F			25
23.9%	V	9		25
18.9%	F			25
18.9%	V	1		25
15.9%	V	1		25
17.4%	V	1		25
15.9%	V	1		25
17.9%	F			25

Survey of Credit Card Plans

$0.00	$35.00	N.R.	(800) 365-6464
$0.00		4, 10	(800) 942-1977
$0.00		4, 10	(800) 942-1977
$15.00		N.R.	(800) 442-3136
$60.00		5	(800) 537-7783
$0.00		2, 3, 4, 10	(509) 467-9084
$0.00		2, 3, 4, 10	(509) 467-9084
$0.00		2, 3, 4, 10	(509) 467-9084
$0.00		2, 3, 4, 10	(509) 467-9084
$0.00		N.R.	(706) 257-1701
$0.00		2, 3	(800) 662-7759
$0.00		2, 3, 4, 6, 7	(800) 423-4343
$20.00		2, 3, 4, 6, 7	(800) 423-4343
$0.00		2, 3, 4, 6, 7	(800) 423-4343
$20.00		2, 3, 4, 6, 7	(800) 423-4343
$35.00		N.R.	(410) 581-9095

Survey of Credit Card Plans

01/31/2002	KEY BANK AND TRUST	UNSECURED VISA	National	N
07/31/2005	UNIVERSAL SAVINGS BANK, FEDERAL ASSOCIATION	UPFRONT REWARDS PLATINUM VISA	National	N
01/31/2006	UNIVERSAL SAVINGS BANK, FEDERAL ASSOCIATION	UPFRONT REWARDS PLATINUM VISA	National	N
07/31/2004	UNIVERSAL SAVINGS BANK, FEDERAL ASSOCIATION	UPFRONT REWARDS VISA PLATINUM	National	N
01/31/2005	UNIVERSAL SAVINGS BANK, FEDERAL ASSOCIATION	UPFRONT REWARDS VISA PLATINUM	National	N
01/31/2008	BARCLAYS BANK DELAWARE	US AIRWAYS MASTERCARD	National	N
07/31/2006	BARCLAYS BANK DELAWARE	US AIRWAYS MASTERCARD	National	N
01/31/2007	BARCLAYS BANK DELAWARE	US AIRWAYS MASTERCARD	National	N
01/31/2006	JUNIPER BANK	US AIRWAYS MASTERCARD	National	N
07/31/2007	BARCLAYS BANK DELAWARE	US AIRWAYS MASTERCARD	National	N
01/31/2011	BARCLAYS BANK DELAWARE	US AIRWAYS PREMIER WORLD MASTERCARD	National	N
07/31/2010	BARCLAYS BANK DELAWARE	US AIRWAYS PREMIER WORLD MASTERCARD	National	N
07/31/2012	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	
07/31/2011	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD	National	N

Survey of Credit Card Plans

	17.9%	F			25
	9.99%	V	1		25
	9.99%	V	1		25
	9.99%	V	1		25
	9.99%	V	1		25
	18.24%	V	1		20
	18.24%	V	1		20
	18.24%	F			20
	17.49%	V	1		20
	18.24%	V	1		20
	15.99%	V	1		23
	15.24%	V	1		23
	15.99%	V	1	12.74%	23
	15.99%	V	1		23

Survey of Credit Card Plans

$35.00		N.R.	(410) 363-7050
$0.00		4, 10	(888) 214-1427
$0.00		4, 10	(888) 214-1427
$0.00		4, 10	(888) 214-1427
$0.00		4, 10	(888) 214-1427
$79.00		4, 5, 6, 9	(866) 419-0881
$79.00		4, 5, 6, 10	(866) 419-0881
$79.00		4, 5, 6, 9	(866) 419-0881
$79.00		3, 4, 5, 6, 9	(866) 419-0881
$79.00		3, 4, 5, 6	(866) 419-0881
$89.00		3, 4, 5, 6, 9	(866) 734-8040
$89.00		4, 5, 6, 9	(866) 419-0881
$89.00	$25.00	4, 5, 6, 9	(866) 734-8040
$89.00		4, 5, 6, 9, 10	(866) 734-8040

Survey of Credit Card Plans

		MASTERCARD		
01/31/2009	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	N
01/31/2012	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	N
07/31/2009	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	N
01/31/2010	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	N
07/31/2008	BARCLAYS BANK DELAWARE	US AIRWAYS WORLD MASTERCARD	National	N
01/31/1999	U.S. BANK NATIONAL ASSOCIATION	U.S. BANK VISA GOLD	National	N
01/31/1997	UNITED SECURITY BANK	USB VISA CLASSIC	Single State	WA
01/31/1994	VALLEY STATE BANK	VALLEY STATE BANK VISA	Regional	R
07/31/2007	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
01/31/2009	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
01/31/2010	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
07/31/2008	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
07/31/2010	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R

Survey of Credit Card Plans

13.24%	V	1	20
15.99%	V	1	23
15.24%	V	1	21
15.24%	V	1	23
14.99%	V	1	20
13.65%	V	1	20
12.96%	F		25
19.8%	V	9	0
15.24%	V	1	25
10.24%	V	1	25
10.24%	V	1	25
11.99%	V	1	25
12.24%	V	1	25

Survey of Credit Card Plans

$49.00	3, 4, 5, 6, 9	(866) 419-0881
$89.00	5, 6, 9, 10	(302) 622-8990
$79.00	2, 5, 6	(866) 419-0881
$89.00	4, 5, 6, 9, 10	(302) 622-8990
$79.00	4, 5, 6, 9, 10	(866) 419-0881
$0.00	3, 9, 10	(800) 285-8585
$0.00	2, 3, 4, 6, 10	(509) 467-9084
$0.00	N.R.	(800) 688-7070
$0.00	1, 6, 9	(800) 447-2823
$0.00	1, 6, 9	(800) 447-2823
$0.00	1, 6, 9	(800) 447-2823
$0.00	1, 6	(800) 447-2823
$0.00	1, 6, 9	(800) 447-2823

Survey of Credit Card Plans

01/31/2011	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
07/31/2009	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
01/31/2012	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
07/31/2012	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	OH, PA
07/31/2011	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
01/31/2008	DOLLAR BANK, A FEDERAL SAVINGS BANK	VALUED CUSTOMER VISA	Regional	R
07/31/1995	OAK BROOK BANK	VARIABLE GOLD MASTERCARD	National	N
07/31/1993	OAK BROOK BANK	VARIABLE GOLD MASTERCARD	National	N
01/31/1995	OLD KENT BANK	VARIABLE RATE MASTERCARD & VISA	National	N
07/31/1995	OLD KENT BANK	VARIABLE RATE MASTERCARD/VISA	National	N
07/31/1998	M&I MARSHALL & ILSLEY BANK	VISA	Single State	WI
07/31/1998	MERCANTILE BANK OF SOUTHEAST MISSOURI	VISA	Regional	R
07/31/1998	HOME FEDERAL SAVINGS BANK	VISA	National	N
07/31/1998	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION	VISA	Single State	NC

Survey of Credit Card Plans

12.24%	V	1		25
10.24%	V	1		25
12.24%	V	1		25
12.24%	V	1	8.99%	25
12.24%	V	1		25
14.24%	V	1		25
13.4%	V	1		25
12.9%	V	1		25
12.3%	V	1		25
12.8%	V	1		25
16.4%	V	1		25
15.4%	V	1		25
14.5%	V	1		25
10.68%	V	1		25

Survey of Credit Card Plans

$0.00		1, 6, 9	(800) 447-2823
$0.00		1, 6, 9	(800) 447-2823
$0.00		1, 6, 9	(800) 447-2823
$0.00	$35.00	1	(800) 447-2823
$0.00		1, 6, 9	(800) 447-2823
$0.00		1, 6, 9	(800) 447-2823
$0.00		2, 3, 4, 5, 6, 7, 10	(800) 666-1011
$0.00		2, 3, 4, 6, 7, 10	(800) 666-1011
$38.00		4, 10	(800) 245-5353
$38.00		4, 8, 10	(800) 245-5353
$0.00		N.R.	(800) 221-5920
$0.00		4, 7, 9	(800) 755-4070
$0.00		N.R.	(812) 523-7319
$0.00		2, 3, 4, 5, 6, 8, 10	(704) 373-0400

Survey of Credit Card Plans

07/31/1998	GLENS FALLS NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NY
07/31/1998	FULTON BANK	VISA	Regional	R
07/31/1998	FLEET BANK (RI), NATIONAL ASSOCIATION	VISA	National	N
07/31/1998	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/1998	PROVIDENT BANK, THE	VISA	Regional	R
07/31/1998	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/1998	REGIONS BANK	VISA	Regional	R
07/31/1998	REPUBLIC NATIONAL BANK OF NEW YORK	VISA	Regional	R
07/31/1998	FIRST UNION NATIONAL BANK	VISA	National	N
07/31/1998	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
07/31/1998	FIRST UNION DIRECT BANK, N.A.	VISA	National	N
07/31/1998	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1998	STANDARD FEDERAL BANK	VISA	Regional	R
07/31/1998	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1998	FIRST SECURITY BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1998	TOMPKINS COUNTY TRUST COMPANY	VISA	Single State	NY
07/31/1998	TRIANGLE BANK	VISA	Single State	NC

Survey of Credit Card Plans

16.8%	F		25
15.5%	V	1	25
13.99%	V	9	20
14.7%	F		25
16.49%	V	1	25
7.99%	V	8	25
14.5%	V	1	25
16.4%	V	1	25
15.66%	F		25
14.49%	V	1	25
14.4%	F		25
9.9%	F		25
13.99%	F		30
16.4%	V	1	30
17.4%	V	1	25
14.9%	F		25
13.5%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(518) 793-4471
$0.00	4	(800) 385-8664
$0.00	4, 6, 9	(800) 492-2500
$0.00	4, 8	(800) 634-8803
$0.00	9	(800) 335-2220
$35.00	N.R.	(800) 217-7715
$25.00	N.R.	(800) 223-1859
$0.00	3, 6, 9	(800) 745-2265
$29.00	2, 4, 6, 9	(800) 359-3862
$0.00	7	(800) 573-6089
$20.00	10	(800) 359-3862
$35.00	4, 8	(800) 636-5151
$0.00	N.R.	(800) 346-9071
$0.00	9	(800) 234-2840
$0.00	4, 6	(801) 536-3372
$20.00	N.R.	(607) 273-0444
$24.00	N.R.	(800) 858-2321

Survey of Credit Card Plans

07/31/1998	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
07/31/1998	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1998	U.S. BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1998	UMB U.S.A., NATIONAL ASSOCIATION	VISA	National	N
07/31/1998	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/1998	UNITED NATIONAL BANK	VISA	Regional	R
07/31/1998	FIRST NATIONAL BANK OF COMMERCE	VISA	National	N
07/31/1998	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1998	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1998	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
07/31/1998	FIRST AMERICAN NATIONAL BANK	VISA	Regional	R
01/31/1999	1ST FINANCIAL BANK USA	VISA	National	N
01/31/1999	AFBA INDUSTRIAL BANK	VISA	National	N
07/31/1998	EUROPEAN AMERICAN BANK	VISA	National	N
07/31/1998	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/1998	DIAL BANK	VISA	Regional	R
01/31/1999	BANK OF HOVEN	VISA	Regional	R
01/31/1999	BANK OF THE SIERRA	VISA	Single State	CA

Survey of Credit Card Plans

13.99%	V	9	25
13.99%	V	9	25
14.4%	V	1	25
17.9%	V	1	25
19.8%	F		25
16.49%	V	1	25
13.5%	V	1	25
12.4%	V	1	30
16.92%	F		25
20.05%	V	1	25
12.25%	V	1	30
19.5%	V	1	25
12.65%	V	1	25
18.4%	V	1	25
15.4%	V	1	25
19.8%	F		25
21%	F		25
16.92%	F		25

Survey of Credit Card Plans

$0.00	4	(800) 688-7070
$0.00	4, 9	(800) 688-7070
$0.00	3, 4, 5, 6, 9	(800) 285-8585
$0.00	4, 6, 9, 10	(800) 821-5184
$49.00	N.R.	(800) 752-5493
$0.00	10	(800) 242-7600
$12.00	N.R.	(800) 826-3390
$18.00	4	(800) 842-3262
$10.00	N.R.	(800) 768-3248
$18.00	10	(800) 642-4720
$18.00	N.R.	(800) 272-7331
$20.00	N.R.	(800) 733-1732
$0.00	2, 4, 5, 6, 9, 10	(888) 277-0444
$50.00	N.R.	(516) 296-5555
$0.00	9	(800) 447-2823
$20.00	N.R.	(605) 336-3933
$39.00	N.R.	(605) 948-2278
$0.00	2, 3, 4, 5, 6	(559) 782-4450

Survey of Credit Card Plans

01/31/1999	BANK UNITED	VISA	National	N
07/31/1998	CROSS COUNTRY BANK	VISA	National	N
01/31/1999	BANKERS BANK, THE	VISA	Regional	R
01/31/1999	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1998	COMPASS BANK	VISA	Regional	R
01/31/1999	CAPITAL ONE BANK	VISA	National	N
01/31/1999	CITIZENS BANK	VISA	Regional	R
01/31/1999	CITIZENS BANK AND TRUST COMPANY OF BAYTOWN, TEXAS	VISA	Single State	TX
01/31/1999	COMPASS BANK	VISA	Regional	R
01/31/1999	CROSS COUNTRY BANK	VISA	National	N
01/31/1999	DIAL BANK	VISA	Regional	R
01/31/1999	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
01/31/1999	FIDELITY NATIONAL BANK	VISA	National	N
07/31/1998	CAPITAL ONE BANK	VISA	National	N
01/31/1999	FIRST AMERICAN NATIONAL BANK	VISA	Regional	R
01/31/1999	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1998	BSB BANK & TRUST COMPANY	VISA	Single State	NY
07/31/1998	BRANCH BANKING AND TRUST	VISA	Regional	R

Survey of Credit Card Plans

14%	F		25
21.24%	V	1	0
13.65%	V	1	25
13.65%	V	1	25
15.49%	V	1	25
9.9%	F		25
15.9%	F		25
13.92%	F		25
14.74%	V	1	25
20.49%	V	1	0
19.8%	F		25
14.65%	V	1	25
14.9%	F		25
9.9%	F		25
12.5%	V	1	30
16.92%	F		25
13.5%	F		25
14.65%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 366-7378
$50.00	N.R.	(302) 322-9111
$0.00	4	(800) 854-7642
$12.00	N.R.	(800) 476-4228
$20.00	N.R.	(800) 239-5175
$0.00	10	(800) 955-7070
$15.00	N.R.	(800) 806-1692
$0.00	4	(281) 427-5771
$20.00	N.R.	(800) 239-5175
$50.00	N.R.	(302) 326-4200
$20.00	N.R.	(605) 336-3933
$0.00	9	(800) 447-5986
$0.00	N.R.	(800) 753-2900
$0.00	10	(800) 955-7070
$0.00	N.R.	(800) 763-8242
$10.00	N.R.	(800) 768-3248
$0.00	N.R.	(607) 779-2345
$12.00	4	(800) 476-4228

Survey of Credit Card Plans

	COMPANY			
07/31/1998	BARNETT BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1999	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
01/31/1999	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/1999	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/1999	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1998	BANK UNITED	VISA	National	N
01/31/1999	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
01/31/1999	FIRST UNION DIRECT BANK, N.A.	VISA	National	N
01/31/1999	FIRST UNION NATIONAL BANK	VISA	National	N
01/31/1999	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/1998	BANK OF THE SIERRA	VISA	Single State	CA
01/31/1999	FLEET BANK (RI), NATIONAL ASSOCIATION	VISA	National	N
01/31/1999	FULTON BANK	VISA	Regional	R
01/31/1999	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION	VISA	Single State	NC
01/31/1999	HOME FEDERAL SAVINGS BANK	VISA	National	N
01/31/1999	M&I MARSHALL & ILSLEY BANK	VISA	Regional	R
07/31/1998	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N

Survey of Credit Card Plans

14.4%	V	1	25
13.65%	V	1	30
15.6%	F		25
19.8%	F		25
13.99%	V	9	25
14%	F		25
14.65%	V	1	25
13.65%	F		25
14.42%	F		25
14.7%	F		25
16.92%	F		25
13.99%	V	9	20
14.75%	V	1	25
10.68%	V	1	25
14.5%	V	1	25
15.65%	V	1	25
19.5%	V	1	25

Survey of Credit Card Plans

$21.00	N.R.	(800) 732-9194
$0.00	4	(800) 842-3262
$0.00	4, 5, 10	(406) 467-2531
$49.00	N.R.	(800) 752-5493
$0.00	4, 9	(800) 688-7070
$0.00	N.R.	(800) 366-7378
$0.00	9	(800) 234-2840
$20.00	10	(800) 359-3862
$29.00	2, 4, 6, 9	(800) 359-3862
$0.00	N.R.	(800) 368-3746
$0.00	2, 3, 4, 5, 6	(209) 782-4450
$0.00	4, 6, 9	(800) 492-2500
$0.00	4	(800) 385-8664
$0.00	2, 3, 5, 6, 8, 10	(704) 373-0400
$0.00	N.R.	(812) 523-7319
$0.00	N.R.	(800) 221-5920
$20.00	N.R.	(800) 733-1732

Survey of Credit Card Plans

01/31/1998	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
01/31/1999	NATIONAL CITY BANK	VISA	Regional	R
01/31/1998	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1998	UNITED NATIONAL BANK	VISA	National	N
01/31/1999	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/1999	OLD NATIONAL BANK	VISA	Regional	R
01/31/1999	PARK NATIONAL BANK, THE	VISA	Single State	OH
01/31/1999	PARKVALE SAVINGS BANK	VISA	Single State	PA
01/31/1999	PLAINS NATIONAL BANK	VISA	National	N
01/31/1999	PRIME BANK	VISA	Single State	PA
01/31/1999	PROVIDENT BANK, THE	VISA	Regional	R
01/31/1999	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/1999	REGIONS BANK	VISA	Regional	R
01/31/1999	REPUBLIC NATIONAL BANK OF NEW YORK	VISA	Regional	R
01/31/1999	REPUBLIC SECURITY BANK	VISA	Single State	FL
01/31/1998	UNION BANK OF CALIFORNIA, NATIONAL ASSOCIATION	VISA	National	N
01/31/1999	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
01/31/1999	SECURITY SAVINGS BANK, F.S.B	VISA	National	N

Survey of Credit Card Plans

20.05%	V	1	25
15.4%	V	1	25
16.49%	V	1	25
19.8%	F		0
14.75%	V	1	25
16.75%	V	1	30
10.25%	V	1	25
13.75%	V	1	25
13.92%	F		25
15.9%	F		0
15.74%	V	4	25
9.45%	V	8	25
13.75%	V	1	25
15.65%	V	1	25
14.9%	F		25
19.8%	F		25
14.44%	V	3	25
14.49%	V	1	25

Survey of Credit Card Plans

$18.00	10	(800) 642-4720
$0.00	N.R.	(800) 423-3883
$0.00	10	(800) 242-7600
$40.00	4, 10	(732) 448-4075
$15.00	N.R.	(740) 446-2631
$15.00	N.R.	(888) 829-7952
$50.00	4	(740) 349-8500
$0.00	4	(412) 373-4838
$0.00	N.R.	(806) 795-7131
$0.00	2, 3, 4, 6	(215) 214-2900
$0.00	9	(888) 283-5811
$35.00	N.R.	(800) 217-7715
$25.00	N.R.	(800) 223-1859
$0.00	3, 6, 9	(800) 745-2265
$0.00	N.R.	(561) 840-1200
$15.00	4	(619) 496-5355
$18.00	N.R.	(800) 356-8085
$0.00	7	(800) 573-6089

Survey of Credit Card Plans

01/31/1999	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1998	U.S. BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1998	TRIANGLE BANK	VISA	Single State	NC
01/31/1999	TOMPKINS COUNTY TRUST COMPANY	VISA	Single State	NY
01/31/1998	TOMPKINS COUNTY TRUST COMPANY	VISA	Single State	NY
01/31/1999	TRIANGLE BANK	VISA	Single State	NC
01/31/1999	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1998	STANDARD FEDERAL BANK	VISA	Regional	R
01/31/1998	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1999	VERMONT NATIONAL BANK	VISA	Regional	R
01/31/1999	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
01/31/1999	WESBANCO BANK WHEELING	VISA	National	N
01/31/1998	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
07/31/1999	1ST FINANCIAL BANK USA	VISA	National	N
07/31/1999	AFBA INDUSTRIAL BANK	VISA	National	N
01/31/1998	REPUBLIC NATIONAL BANK OF NEW YORK	VISA	Regional	R
01/31/1998	REGIONS BANK	VISA	Regional	R
07/31/1999	BANK OF HOVEN	VISA	Regional	R

Survey of Credit Card Plans

9.5%	F		25
19.4%	V	1	25
13.5%	V	1	25
14.9%	F		25
14.9%	F		25
13.5%	V	1	25
15.74%	V	1	25
13.99%	F		30
9.9%	F		25
14.9%	F		25
19.3%	V	1	25
15.9%	F		25
14.49%	V	1	25
19.5%	V	1	25
12.9%	V	1	25
16.4%	V	1	25
14.5%	V	1	25
21%	F		25

Survey of Credit Card Plans

$35.00	N.R.	(800) 636-5151
$12.00	4	(612) 973-2077
$24.00	N.R.	(800) 858-2321
$20.00	N.R.	(607) 273-0444
$20.00	N.R.	(607) 273-0444
$24.00	N.R.	(800) 858-2321
$0.00	10	(800) 242-7600
$0.00	N.R.	(800) 346-9071
$35.00	4, 8	(800) 636-5151
$0.00	4	(800) 367-8862
$18.00	10	(800) 642-4720
$0.00	1, 4, 9	(800) 328-3369
$0.00	7	(800) 573-6089
$20.00	N.R.	(800) 733-1732
$0.00	1, 2, 4, 5, 6, 9, 10	(888) 277-0444
$0.00	1, 3, 6, 9	(800) 745-2265
$25.00	N.R.	(800) 223-1859
$39.00	N.R.	(605) 948-2278

Survey of Credit Card Plans

07/31/1999	BANK OF THE SIERRA	VISA	Single State	CA
07/31/1999	BANK UNITED	VISA	National	N
07/31/1999	BANKERS BANK, THE	VISA	Regional	R
07/31/1999	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1999	CAPITAL ONE BANK	VISA	National	N
07/31/1999	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	CITIZENS AND NORTHERN BANK	VISA	Regional	R
07/31/1999	CITIZENS BANK	VISA	Regional	R
07/31/1999	CITIZENS BANK AND TRUST COMPANY OF BAYTOWN, TEXAS	VISA	Single State	TX
01/31/1998	NATIONAL CITY BANK OF DAYTON	VISA	Regional	R
07/31/1999	COMPASS BANK	VISA	Regional	R
07/31/1999	FIDELITY NATIONAL BANK	VISA	National	N
07/31/1999	FIRST AMERICAN NATIONAL BANK	VISA	Regional	R
01/31/1998	M&T BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1998	M&I MARSHALL & ILSLEY BANK	VISA	Single State	WI
01/31/1998	JCPENNEY CARD BANK NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

19.92%	F		25
14%	F		25
13.65%	V	1	25
13.9%	V	1	25
9.9%	F		25
17.49%	V	1	21
14.4%	V	1	25
15.9%	F		25
13.92%	F		25
15.5%	V	1	25
14.74%	V	1	25
14.9%	F		25
12.75%	V	1	30
13.75%	V	1	25
16.92%	F		25
16.4%	V	1	25
17.9%	F		25

Survey of Credit Card Plans

$0.00	2, 3, 4, 5, 6	(559) 782-4450
$0.00	N.R.	(800) 366-7378
$0.00	N.R.	(770) 805-2033
$12.00	4, 9	(800) 476-4228
$0.00	10	(800) 955-7070
$0.00	N.R.	(302) 400-2414
$0.00	3, 4, 6	(800) 676-6639
$15.00	N.R.	(800) 806-1692
$0.00	4	(281) 427-5771
$0.00	4, 9	(800) 282-7541
$0.00	N.R.	(800) 239-5175
$0.00	9	(404) 639-6746
$0.00	N.R.	(800) 763-8242
$0.00	2, 4, 6, 9	(800) 724-3222
$10.00	N.R.	(800) 768-3248
$0.00	N.R.	(800) 221-5920
$15.00	N.R.	(800) 247-4714

Survey of Credit Card Plans

07/31/1999	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1999	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
07/31/1999	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/1999	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1999	FIRST NATIONAL TRUST BANK	VISA	National	N
07/31/1999	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	FIRST UNION DIRECT BANK, N.A.	VISA	National	N
01/31/1998	HUNTINGTON NATIONAL BANK, THE	VISA	Regional	R
01/31/1998	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION	VISA	Single State	NC
01/31/1998	HOME FEDERAL BANK OF TENNESSEE	VISA	Single State	TN
07/31/1999	FIRST-CITIZENS BANK & TRUST COMPANY	VISA	Regional	R
07/31/1999	FLEET BANK (RI), NATIONAL ASSOCIATION	VISA	National	N
01/31/1998	GLENS FALLS NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NY
07/31/1999	HOME FEDERAL SAVINGS BANK	VISA	National	N
01/31/1998	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/1998	FIRST USA BANK	VISA	Regional	R

Survey of Credit Card Plans

13.9%	V	1	30
15.6%	F		25
19.8%	F		25
13.99%	V	9	25
16%	V	1	21
14.9%	V	1	25
15.9%	F		25
9.5%	V	1	25
10.68%	V	1	25
12.84%	F		25
18%	F		25
13.99%	V	9	20
16.8%	F		25
14.5%	V	1	25
16.98%	F		25
12.99%	F		25

Survey of Credit Card Plans

$0.00	4	(800) 241-7990
$0.00	4, 5, 7	(406) 467-2531
$72.00	N.R.	(800) 752-5493
$0.00	4, 9	(800) 688-7070
$0.00	2, 3, 5, 6, 10	(570) 286-6786
$0.00	9	(800) 234-2840
$0.00	10	(800) 359-3862
$39.00	N.R.	(800) 237-7400
$0.00	2, 3, 4, 5, 6, 8, 10	(704) 373-0400
$15.00	N.R.	(423) 544-3954
$15.00	4	(540) 561-4707
$0.00	4, 6, 9	(800) 492-2500
$0.00	N.R.	(518) 793-4471
$0.00	N.R.	(812) 523-7319
$15.00	4, 8	(800) 624-8803
$0.00	3, 4, 6, 9	(800) 955-9900

Survey of Credit Card Plans

01/31/1998	FIRST UNION NATIONAL BANK	VISA	National	N
07/31/1999	JEFFERSON BANK	VISA	National	N
01/31/1998	FIRST UNION DIRECT BANK, N.A.	VISA	National	N
01/31/1998	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	M&I MARSHALL & ILSLEY BANK	VISA	Regional	R
07/31/1999	MAHONING NATIONAL BANK OF YOUNGSTOWN, THE	VISA	Single State	OH
01/31/1998	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1999	OLD NATIONAL BANK	VISA	Regional	R
01/31/1998	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
07/31/1999	PARKVALE SAVINGS BANK	VISA	Single State	PA
07/31/1999	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/1999	REGIONS BANK	VISA	Regional	R
07/31/1999	REPUBLIC NATIONAL BANK OF NEW YORK	VISA	Regional	R
01/31/1998	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1999	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
07/31/1999	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N

Survey of Credit Card Plans

16.04%	F		25
15.25%	V	1	25
14.4%	F		25
16.4%	V	1	30
15.65%	V	1	25
13.8%	F		25
17.2%	V	1	25
14.75%	V	1	25
19.8%	F		30
20.9%	V	9	25
14%	V	1	25
9.45%	V	8	25
14%	V	1	25
15.65%	V	1	25
20.9%	V	9	25
14.51%	V	3	25
9.5%	F		25

Survey of Credit Card Plans

$20.00	2, 4, 6, 9	(800) 359-3862
$25.00	1, 2, 3, 4, 5, 6, 8	(800) 768-9668
$20.00	10	(800) 359-3862
$0.00	9	(800) 234-2840
$0.00	9	(888) 464-5463
$15.00	5, 7	(330) 742-7030
$0.00	2, 3, 4, 5, 6	(800) 441-8026
$15.00	N.R.	(740) 441-1038
$15.00	N.R.	(888) 829-7952
$0.00	N.R.	(402) 636-6055
$0.00	4	(412) 373-4838
$35.00	N.R.	(800) 217-7715
$0.00	N.R.	(800) 223-1859
$0.00	1, 3, 6, 9	(888) 746-0115
$0.00	N.R.	(800) 688-7070
$18.00	N.R.	(800) 356-8085
$35.00	N.R.	(800) 636-5151

Survey of Credit Card Plans

07/31/1999	TOMPKINS COUNTY TRUST COMPANY	VISA	Single State	NY
01/31/1998	FIRST NATIONAL BANK OF COMMERCE	VISA	National	N
07/31/1999	TRIANGLE BANK	VISA	Single State	NC
01/31/1998	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1999	U.S. BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1999	UNITED CREDIT NATIONAL BANK	VISA	National	N
07/31/1999	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1998	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1998	FIRST AMERICAN NATIONAL BANK	VISA	Regional	R
01/31/1998	FEDERAL SAVINGS BANK	VISA	National	N
07/31/1999	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
01/31/1998	DIAL BANK	VISA	Regional	R
01/31/2000	1ST FINANCIAL BANK USA	VISA	National	N
01/31/1998	DAUPHIN DEPOSIT BANK AND TRUST COMPANY	VISA	Regional	R
01/31/1998	CROSS COUNTRY BANK	VISA	National	N
01/31/2000	AMSOUTH BANK	VISA	Regional	R
01/31/1998	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

14.9%	F		25
16.9%	V	1	25
13%	V	1	25
12.4%	V	1	30
13.65%	V	1	20
19.92%	F		25
15.74%	V	1	25
16.92%	F		25
12.25%	V	1	30
9.35%	V	8	25
19.3%	V	1	25
19.8%	F		25
19.5%	V	1	25
14.9%	V	1	25
20.99%	V	1	0
13.5%	V	1	30
17.03%	V	9	25

Survey of Credit Card Plans

$20.00	N.R.	(607) 273-0444
$12.00	N.R.	(800) 826-3390
$24.00	N.R.	(800) 858-2321
$18.00	4	(800) 842-3262
$0.00	2, 3, 4, 6, 9	(800) 285-8585
$49.00	N.R.	(800) 366-7817
$0.00	10	(800) 242-7600
$10.00	N.R.	(800) 768-3248
$18.00	N.R.	(800) 272-7331
$33.00	N.R.	(800) 285-9090
$18.00	10	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$20.00	N.R.	(800) 733-1732
$0.00	4, 5, 6	(800) 548-2816
$50.00	N.R.	(302) 322-9111
$0.00	4, 6, 9	(404) 965-6245
$0.00	9	(800) 833-3010

Survey of Credit Card Plans

01/31/2000	BANK OF HOVEN	VISA	Regional	R
01/31/2000	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2000	BANKERS BANK, THE	VISA	Regional	R
01/31/1998	COMPASS BANK	VISA	Regional	R
01/31/2000	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/2000	CAPITAL ONE BANK	VISA	National	N
01/31/2000	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2000	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/2000	CITIZENS BANK	VISA	Regional	R
01/31/2000	CITIZENS BANK AND TRUST COMPANY OF BAYTOWN, TEXAS	VISA	Single State	TX
01/31/1998	CHINATRUST BANK (U.S.A.)	VISA	National	N
01/31/2000	COMPASS BANK	VISA	Regional	R
01/31/2000	CROSS COUNTRY BANK	VISA	National	N
01/31/2000	DIAL BANK	VISA	Regional	R
01/31/1998	CAROLINA FIRST BANK	VISA	Single State	SC
01/31/2000	FIDELITY NATIONAL BANK	VISA	National	N
01/31/1998	CAPITAL ONE BANK	VISA	National	N
01/31/2000	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1998	BRANCH BANKING AND TRUST	VISA	Regional	R

Survey of Credit Card Plans

21%	F		25
16.92%	F		25
13.65%	V	1	25
15.49%	V	1	30
12.4%	V	1	25
9.9%	F		25
17.99%	V	1	22
14.4%	V	1	25
15.9%	F		25
13.92%	F		25
15.4%	V	1	25
14.74%	V	1	25
21.29%	V	1	0
19.8%	F		25
16.8%	F		30
14.9%	F		25
9.9%	F		25
12.4%	V	1	25
14.65%	V	1	25

Survey of Credit Card Plans

$39.00	N.R.	(605) 948-2278
$0.00	2, 3, 4, 5, 6	(559) 782-4450
$0.00	N.R.	(770) 805-2033
$20.00	N.R.	(800) 239-5175
$29.00	4, 9	(800) 476-4228
$0.00	N.R.	(800) 955-7070
$0.00	N.R.	(302) 400-2414
$0.00	3, 4, 6	(800) 676-6639
$15.00	N.R.	(800) 806-1692
$0.00	4	(281) 427-5771
$0.00	N.R.	(718) 886-6256
$0.00	N.R.	(256) 552-1528
$20.00	N.R.	(302) 326-4200
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(800) 473-5252
$0.00	9	(404) 639-6746
$20.00	10	(800) 955-7070
$0.00	N.R.	(800) 768-3248
$12.00	4	(800) 476-4228

Survey of Credit Card Plans

	COMPANY			
01/31/1998	BANK UNITED	VISA	National	N
01/31/2000	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2000	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/2000	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2000	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
01/31/2000	FIRST NATIONAL TRUST BANK	VISA	National	N
01/31/2000	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
01/31/1998	BANK OF THE SIERRA	VISA	Single State	CA
01/31/1998	BANK OF HOVEN	VISA	Regional	R
01/31/2000	FIRST-CITIZENS BANK & TRUST COMPANY	VISA	Regional	R
01/31/2000	FLEET BANK (RI), NATIONAL ASSOCIATION	VISA	National	N
01/31/2000	FULTON BANK	VISA	Regional	R
01/31/2000	HOME FEDERAL SAVINGS BANK	VISA	National	N
01/31/1998	ADVANTA NATIONAL BANK	VISA	National	N
01/31/1998	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
07/31/1997	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
01/31/2000	LOCKPORT SAVINGS BANK	VISA	Single State	NY

Survey of Credit Card Plans

18.4%	V	1	25
15.6%	F		25
19.8%	F		25
13.99%	V	9	25
13.99%	V	9	25
16.5%	V	1	21
15.4%	V	1	25
16.92%	F		25
18.9%	F		25
18%	F		25
14.99%	V	9	20
15.5%	V	1	25
14.5%	V	1	25
16.06%	V	9	25
19.5%	V	1	25
20.05%	V	1	25
15.4%	F		20

Survey of Credit Card Plans

$39.00	9, 10	(602) 216-3711
$0.00	2, 4, 5, 7, 10	(406) 467-2531
$72.00	N.R.	(800) 752-5493
$0.00	4, 9	(800) 688-7070
$0.00	4, 9	(800) 636-6136
$0.00	2, 3, 5, 6, 10	(570) 286-6786
$0.00	9	(800) 234-2840
$0.00	2, 3, 4, 5, 6	(209) 782-4450
$49.00	N.R.	(605) 948-2278
$15.00	4	(540) 561-4707
$0.00	4, 6, 9	(800) 492-2500
$0.00	4	(800) 385-8664
$0.00	N.R.	(812) 523-7319
$0.00	1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(800) 833-6980
$20.00	N.R.	(800) 733-1732
$18.00	10	(800) 642-4720
$0.00	1, 2, 3, 4, 5, 6, 7, 8, 9, 10	(716) 625-7500

Survey of Credit Card Plans

01/31/2000	M&I MARSHALL & ILSLEY BANK	VISA	Regional	R
01/31/2000	MAHONING NATIONAL BANK OF YOUNGSTOWN, THE	VISA	Single State	OH
01/31/2000	NATIONAL CITY BANK	VISA	Regional	R
01/31/2000	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2000	OLD NATIONAL BANK	VISA	Regional	R
01/31/2000	PARK NATIONAL BANK, THE	VISA	Single State	OH
01/31/2000	PARKVALE SAVINGS BANK	VISA	Single State	PA
01/31/2000	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/2000	REGIONS BANK	VISA	Regional	R
07/31/1997	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
01/31/2000	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
01/31/2000	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1997	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2000	TOMPKINS COUNTY TRUST COMPANY	VISA	Single State	NY
07/31/1997	UNION BANK OF CALIFORNIA, NATIONAL ASSOCIATION	VISA	Single State	CA
07/31/1997	TRIANGLE BANK	VISA	Single State	NC
01/31/2000	U.S. BANK NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

16.4%	V	1	25
13.8%	F		25
15.99%	V	1	28
15.5%	V	1	25
19.8%	F		25
18%	F		25
14.5%	V	1	25
7.99%	F		25
14%	V	1	25
17.9%	V	1	25
17.07%	V	3	25
9.95%	F		25
16.49%	V	1	25
13.5%	F		25
19.8%	V	1	25
13.5%	V	1	25
15.4%	V	1	20

Survey of Credit Card Plans

$0.00	9	(888) 464-5463
$15.00	4, 5, 6, 7	(800) 662-1080
$0.00	N.R.	(800) 423-3883
$15.00	N.R.	(740) 441-1038
$15.00	N.R.	(888) 829-7952
$12.00	4	(740) 349-8500
$0.00	4	(412) 373-4838
$35.00	N.R.	(800) 217-7715
$0.00	N.R.	(334) 280-5201
$15.00	4	(800) 445-9934
$0.00	N.R.	(800) 356-8085
$35.00	N.R.	(800) 636-5151
$0.00	10	(800) 242-7600
$40.00	N.R.	(607) 273-0444
$24.00	4	(619) 496-5355
$24.00	N.R.	(800) 858-2321
$0.00	5, 7, 8, 9	(800) 285-8585

Survey of Credit Card Plans

01/31/2000	UNITED CREDIT NATIONAL BANK	VISA	National	N
01/31/2000	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2000	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1997	STANDARD FEDERAL BANK	VISA	Regional	R
07/31/2001	ARVEST BANK	VISA	Regional	R
07/31/1997	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2001	BANK OF HOVEN	VISA	National	N
07/31/2001	BANK OF THE SIERRA	VISA	Single State	CA
07/31/1997	SECURITY STATE BANK	VISA	National	N
07/31/2001	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/2001	BSB BANK & TRUST COMPANY	VISA	Single State	NY
07/31/1997	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
07/31/2001	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1997	ROOSEVELT BANK	VISA	National	N
07/31/2001	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	REGIONS BANK	VISA	Regional	R
07/31/2001	CITIZENS AND NORTHERN BANK	VISA	Regional	R

Survey of Credit Card Plans

	19.92%	F		25
	14.5%	V	1	25
	19.3%	V	1	25
	17%	V	1	25
	13.99%	F		30
	15.62%	V	3	25
	9.9%	F		25
	19.8%	F		25
	16.92%	F		25
	13.9%	F		30
	10.65%	V	1	25
	13.5%	F		30
	14.49%	V	1	25
	18%	F		25
	14.4%	V	1	25
	16.24%	V	1	22
	14.5%	V	1	25
	13.15%	V	1	25

Survey of Credit Card Plans

$49.00	N.R.	(605) 362-4546
$0.00	10	(800) 242-7600
$18.00	10	(800) 642-4720
$20.00	2, 3	(800) 999-0619
$0.00	N.R.	(800) 346-9071
$0.00	N.R.	(800) 356-8085
$35.00	4, 8	(800) 636-5151
$39.00	N.R.	(605) 948-2278
$0.00	2, 3, 4, 6	(559) 782-4450
$0.00	N.R.	(800) 725-2006
$29.00	3, 4, 6, 9	(800) 476-4228
$0.00	N.R.	(607) 779-3510
$0.00	4, 5, 7	(800) 573-6089
$20.00	N.R.	(859) 253-6222
$0.00	10	(800) 473-5252
$0.00	N.R.	(800) 356-5555
$25.00	N.R.	(800) 223-1859
$0.00	3, 4, 6	(800) 676-6639

Survey of Credit Card Plans

07/31/2001	COMMERCE BANK & TRUST COMPANY	VISA	Single State	MA
07/31/2001	EISENHOWER NATIONAL BANK	VISA	National	N
07/31/2001	F & M BANK-WINCHESTER	VISA	National	N
07/31/2001	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/2001	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/2001	FIRST NATIONAL BANK OF DAMARISCOTTA	VISA	National	N
07/31/2001	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
07/31/2001	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2001	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2001	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2001	FIRST VICTORIA NATIONAL BANK	VISA	Single State	TX
07/31/2001	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/2001	FIRST-CITIZENS BANK & TRUST COMPANY	VISA	Regional	R
07/31/1997	M&T BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2001	FULTON BANK	VISA	Regional	R
07/31/1997	JCPENNEY CARD BANK NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

13.99%	V	9	25
10.92%	F		25
13.25%	V	1	25
10.65%	V	1	25
6.75%	F		30
11.76%	V	1	25
15.6%	F		25
19.8%	F		25
14.99%	V	9	25
8.65%	V	1	25
13.92%	F		25
13.9%	V	1	25
18%	F		25
15.75%	V	1	25
10.7%	V	1	25
17%	F		25

Survey of Credit Card Plans

$0.00	9	(508) 797-6800
$0.00	N.R.	(210) 227-7131
$15.00	N.R.	(800) 877-4787
$0.00	N.R.	(800) 768-3248
$8.00	4	(800) 241-7990
$0.00	4, 5, 10	(800) 564-3195
$0.00	4, 10	(406) 467-2531
$72.00	10	(877) 825-3242
$0.00	9	(402) 636-6014
$0.00	9	(800) 234-2840
$0.00	4	(361) 573-6321
$0.00	4, 5, 6, 9	(303) 235-1369
$15.00	4	(540) 561-4707
$0.00	4, 6, 10	(800) 724-2440
$0.00	4	(800) 385-8664
$15.00	N.R.	(800) 247-4714

Survey of Credit Card Plans

07/31/1997	INTRUST BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	HUNTINGTON NATIONAL BANK, THE	VISA	National	N
07/31/1997	HOUSEHOLD BANK (NEVADA), NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	HOME FEDERAL SAVINGS BANK	VISA	National	N
07/31/2001	MCILROY BANK & TRUST	VISA	Regional	R
07/31/1997	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION	VISA	Single State	NC
07/31/2001	METROPOLITAN NATIONAL BANK	VISA	National	N
07/31/2001	NATIONAL BANK OF GENEVA, THE	VISA	Single State	NY
07/31/2001	NATIONAL CITY BANK	VISA	National	N
07/31/2001	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2001	PARKVALE SAVINGS BANK	VISA	Single State	PA
07/31/1997	HOME FEDERAL BANK OF TENNESSEE	VISA	Single State	TN
07/31/2001	PINNACLE BANK	VISA	National	N
07/31/2001	PNB FINANCIAL BANK	VISA	National	N
07/31/2001	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/2001	S & T BANK	VISA	Single State	PA
07/31/2001	SECURITY BANK	VISA	National	N
07/31/2001	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N

Survey of Credit Card Plans

16.9%	F		25
8.5%	V	1	25
15.5%	V	1	25
14.5%	V	1	25
15.62%	V	3	25
10.7%	V	1	25
8.25%	V	8	25
15.48%	F		25
14.4%	V	1	27
15.5%	V	1	25
12.75%	V	1	25
12.84%	F		25
15.96%	V	9	25
13.94%	F		25
6.5%	F		25
12.25%	V	1	30
21%	F		25
8.25%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 722-7458
$75.00	N.R.	(800) 237-7400
$0.00	1	(800) 477-6000
$0.00	N.R.	(812) 523-7319
$0.00	N.R.	(800) 356-8085
$0.00	2, 3, 4, 5, 6, 8, 10	(704) 373-0400
$25.00	N.R.	(800) 883-2511
$15.00	3, 4, 6, 8	(315) 789-2300
$0.00	7, 9	(800) 282-7541
$15.00	N.R.	(888) 441-1038
$0.00	N.R.	(412) 373-4838
$15.00	N.R.	(423) 544-3954
$0.00	4, 5, 6, 10	(800) 369-7283
$0.00	N.R.	(806) 795-7131
$35.00	N.R.	(501) 661-7379
$15.00	4	(800) 325-2265
$50.00	N.R.	(605) 274-7601
$35.00	N.R.	(800) 636-5151

Survey of Credit Card Plans

07/31/1997	GLENS FALLS NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NY
07/31/2001	SOUTHWEST BANK OF TEXAS, N.A.	VISA	Single State	TX
07/31/2001	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	National	N
07/31/2001	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N
07/31/1997	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/1997	FIRST USA BANK	VISA	Regional	R
07/31/2001	U.S. BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	FIRST UNION NATIONAL BANK	VISA	National	N
07/31/2001	UNITED NATIONAL BANK	VISA	Regional	R
07/31/1997	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	FIRST SECURITY BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1997	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
07/31/2001	WELLS FARGO BANK NEVADA, NATIONAL ASSOCIATION	VISA	National	N
07/31/2001	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/1997	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2002	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1997	FIRST NATIONAL BANK OF	VISA	National	N

Survey of Credit Card Plans

	16.8%	F		25
	11.65%	V	1	25
	11.76%	F		25
	14.9%	V	1	25
	16.98%	F		25
	12.99%	F		25
	15.9%	V	1	25
	14.65%	F		25
	13%	V	1	25
	16.4%	V	1	30
	17.4%	V	1	25
	19.75%	V	9	25
	17.1%	V	1	25
	19.8%	F		25
	19.75%	V	9	25
	15%	F		25
	16.9%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(518) 793-4471
$12.00	4, 10	(713) 232-6285
$0.00	4, 10	(830) 379-5236
$0.00	9	(800) 367-7576
$15.00	4, 8	(800) 634-8803
$0.00	3, 4, 6	(800) 955-9900
$0.00	5, 7, 9	(800) 285-8585
$20.00	10	(800) 359-3862
$0.00	10	(800) 242-7600
$0.00	N.R.	(800) 234-2840
$0.00	4, 6	(800) 536-3372
$0.00	4, 5, 10	(800) 688-7070
$0.00	4, 9	(800) 642-4720
$28.00	N.R.	(605) 336-3933
$0.00	4, 5, 10	(800) 688-7070
$15.00	4	(518) 584-5844
$12.00	N.R.	(800) 826-3390

Survey of Credit Card Plans

	COMMERCE			
07/31/1997	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1997	FIRST NATIONAL BANK	VISA	National	N
01/31/2002	ARKANSAS NATIONAL BANK	VISA	National	N
01/31/2002	ARVEST BANK	VISA	Regional	R
01/31/2002	ARVEST BANK	VISA	Regional	R
01/31/2002	BANK CENTER FIRST	VISA	Regional	R
07/31/1997	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/2002	BANK OF CANTON OF CALIFORNIA	VISA	Single State	CA
01/31/2002	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2002	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2002	BAR HARBOR BANKING AND TRUST COMPANY	VISA	Single State	ME
01/31/2002	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	VISA	Regional	R
01/31/2002	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/2002	BSB BANK & TRUST COMPANY	VISA	Single State	NY
01/31/2002	CALIFORNIA BANK & TRUST	VISA	National	N
07/31/1997	FIRST BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1997	FIRST AMERICAN NATIONAL BANK	VISA	Regional	R

Survey of Credit Card Plans

12.4%	V	1	20
19.75%	V	9	25
7.92%	F		25
16.9%	V	3	25
16.9%	V	3	25
13.8%	F		10
16.92%	F		25
11.5%	F		25
16.92%	F		25
11.67%	V	1	25
14.5%	F		25
17.4%	F		25
8.65%	V	1	25
13.5%	F		25
16.9%	F		25
19.4%	V	1	25
12.25%	V	1	25

Survey of Credit Card Plans

$18.00	4	(800) 842-3262
$0.00	4, 5, 10	(800) 688-7070
$50.00	4	(888) 226-5262
$0.00	N.R.	(800) 356-8085
$0.00	N.R.	(800) 356-8085
$0.00	N.R.	(701) 258-2611
$10.00	N.R.	(800) 299-9842
$0.00	N.R.	(415) 835-3320
$0.00	4	(559) 782-4450
$0.00	4	(800) 675-6284
$0.00	N.R.	(207) 288-3314
$0.00	4	(800) 445-9272
$29.00	3, 4, 6, 9	(500) 476-4228
$0.00	N.R.	(607) 779-3510
$18.00	4	(800) 356-4536
$12.00	N.R.	(612) 973-2077
$28.00	4	(800) 763-8242

Survey of Credit Card Plans

07/31/1997	FEDERAL SAVINGS BANK	VISA	National	N
07/31/1997	EUROPEAN AMERICAN BANK	VISA	Single State	NY
01/31/2002	CAROLINA BANK & TRUST COMPANY	VISA	Single State	SC
07/31/1997	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
01/31/2002	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2002	CENTRAL TRUST BANK, THE	VISA	Regional	R
01/31/2002	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1997	DIAL BANK	VISA	Regional	R
07/31/1997	DAUPHIN DEPOSIT BANK AND TRUST COMPANY	VISA	National	N
01/31/2002	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/2002	COLUMBIA BANK, THE	VISA	National	N
01/31/2002	COMMUNITY BANK OF NORTH ARKANSAS	VISA	National	N
07/31/1997	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2002	COMMUNITY BANKS	VISA	Single State	PA
07/31/1997	COMPASS BANK	VISA	Regional	R
01/31/2002	COMMUNITY NATIONAL BANK	VISA	Single State	VT
01/31/2002	COUNTY NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

9.35%	V	8	25
17.7%	V	1	25
14.04%	F		30
16.9%	F		25
18%	F		25
17.4%	F		25
12.74%	V	1	22
19.8%	F		25
14.65%	V	1	25
11.15%	V	1	25
14.88%	F		30
11%	F		30
17.09%	V	9	25
15%	F		25
15.24%	V	1	30
13.56%	F		25
14.88%	F		15

Survey of Credit Card Plans

$33.00	N.R.	(800) 285-9090
$0.00	N.R.	(516) 296-5555
$0.00	2, 4	(843) 398-8000
$0.00	N.R.	(412) 261-7679
$20.00	N.R.	(859) 253-6222
$0.00	4	(800) 445-9272
$0.00	N.R.	(800) 356-5555
$20.00	N.R.	(605) 336-3933
$0.00	4, 6, 10	(800) 548-2816
$0.00	3, 4, 6	(800) 676-6639
$0.00	2, 3, 4, 5, 6	(410) 465-4800
$25.00	N.R.	(479) 271-6009
$20.00	4, 10	(800) 833-3010
$8.00	4, 6, 9, 10	(800) 331-8362
$20.00	N.R.	(800) 239-5175
$0.00	4	(800) 870-2598
$15.00	4, 5, 8	(800) 492-3221

Survey of Credit Card Plans

07/31/1997	CHINA TRUST BANK OF NEW YORK	VISA	National	N
01/31/2002	FIDELITY DEPOSIT AND DISCOUNT BANK, THE	VISA	Single State	PA
01/31/2002	FIRST BANK & TRUST EAST TEXAS	VISA	Single State	TX
07/31/1997	CAROLINA FIRST BANK	VISA	Single State	SC
07/31/1997	CAPITAL ONE BANK	VISA	National	N
07/31/1997	BROADWAY NATIONAL BANK	VISA	Single State	TX
07/31/1997	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/2002	FIRST NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NC
01/31/2002	FIRST NATIONAL BANK OF CHESTER COUNTY	VISA	Single State	PA
07/31/1997	BARNETT BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2002	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2002	FIRST NATIONAL BANK OF FLORIDA	VISA	Single State	FL
01/31/2002	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/2002	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2002	FIRST NATIONAL BANK OF ST. LOUIS	VISA	Regional	R
01/31/2002	FIRST SOUTH BANK	VISA	Single State	NC
01/31/2002	FIRST STATE BANK	VISA	Single State	NM
01/31/2002	FIRST TENNESSEE BANK NATIONAL	VISA	National	N

Survey of Credit Card Plans

15.4%	V	1	25
15%	F		25
13.92%	F		25
16.8%	F		30
15.9%	V	9	25
12.6%	V	4	25
14.65%	V	1	25
14.5%	F		25
12.96%	F		25
14.4%	V	1	25
15.6%	F		25
14.4%	F		25
19.8%	F		25
15.99%	V	9	25
17.4%	F		25
7.75%	V	1	25
15.24%	F		25
19.4%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(718) 886-6256
$0.00	4, 6, 7, 9, 10	(570) 504-8049
$0.00	N.R.	(888) 608-7787
$0.00	N.R.	(800) 473-5252
$20.00	10	(800) 955-7070
$0.00	N.R.	(210) 283-6555
$12.00	4	(800) 476-4228
$15.00	4	(336) 626-8300
$0.00	N.R.	(484) 881-4660
$21.00	N.R.	(800) 323-6276
$0.00	5, 7, 10	(406) 467-2531
$25.00	5, 7	(941) 262-7600
$72.00	N.R.	(800) 796-7980
$0.00	4, 9	(800) 688-7070
$0.00	4	(800) 445-9272
$0.00	4, 5	(252) 940-4987
$0.00	4	(800) 423-7503
$0.00	9	(800) 234-2840

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1997	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2002	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/2002	FIRST-CITIZENS BANK & TRUST COMPANY	VISA	Regional	R
07/31/1997	BANK OF HOVEN	VISA	Regional	R
01/31/2002	GREENVILLE NATIONAL BANK	VISA	Single State	OH
07/31/1997	ADVANTA NATIONAL BANK	VISA	National	N
01/31/2002	HUNTINGTON STATE BANK	VISA	National	N
01/31/2002	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
01/31/2002	KENTUCKY BANK	VISA	Single State	KY
01/31/2002	LAFAYETTE AMBASSADOR BANK	VISA	Regional	R
01/31/2002	LIBERTY BANK	VISA	Single State	CT
01/31/2002	LONGVIEW BANK AND TRUST COMPANY	VISA	Single State	TX
07/31/1997	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
01/31/2002	MERRICK BANK CORPORATION	VISA	National	N
01/31/2002	METROPOLITAN NATIONAL BANK	VISA	National	N
01/31/2002	NATIONAL BANK OF GENEVA, THE	VISA	Single State	NY
01/31/2002	NATIONAL CITY BANK	VISA	National	N
01/31/1997	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

16.92%	F		25
11.9%	V	1	25
18%	F		25
21%	F		25
17.9%	F		30
13.15%	V	9	25
13.92%	F		25
10.99%	V	1	25
12.9%	V	1	25
11.65%	V	1	20
13.9%	F		30
13.92%	F		25
19.5%	V	1	25
24.95%	V	1	25
7%	V	9	25
15.48%	F		25
12.24%	V	1	27
19.8%	F		25

Survey of Credit Card Plans

$0.00	2, 3, 4, 5, 6, 10	(209) 782-4450
$0.00	4, 6, 9	(800) 964-3444
$15.00	4	(540) 561-4707
$39.00	N.R.	(605) 948-2278
$0.00	N.R.	(937) 548-1114
$25.00	1, 4, 5, 6, 7, 10	(800) 544-2028
$0.00	N.R.	(936) 639-5566
$0.00	2, 4, 6	(800) 347-2548
$0.00	N.R.	(859) 987-1795
$0.00	4	(610) 758-7330
$0.00	N.R.	(800) 433-3656
$0.00	4	(903) 237-5680
$20.00	N.R.	(800) 733-1732
$72.00	N.R.	(877) 790-5648
$25.00	N.R.	(800) 883-2511
$15.00	4, 5, 6, 8, 10	(315) 789-2300
$0.00	7, 9	(800) 282-7541
$18.00	5, 10	(800) 642-4720

Survey of Credit Card Plans

01/31/2002	OAK HILL BANKS	VISA	Single State	OH
01/31/2002	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2002	PARKVALE SAVINGS BANK	VISA	Single State	PA
01/31/2002	PEOPLES BANK	VISA	National	N
01/31/1997	VERMONT NATIONAL BANK	VISA	National	N
01/31/2002	PINNACLE BANK	VISA	National	N
01/31/2002	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/2002	RAINIER PACIFIC SAVINGS BANK	VISA	National	N
01/31/1997	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
01/31/2002	ROSSVILLE BANK	VISA	Single State	GA
01/31/2002	SALEM BANK AND TRUST, N.A.	VISA	National	N
01/31/2002	SAVINGS INSTITUTE	VISA	Single State	CT
01/31/1997	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2002	SECURITY BANK	VISA	National	N
01/31/2002	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2002	SOUTHWEST BANK OF TEXAS, N.A.	VISA	Single State	TX
01/31/2002	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	National	N
01/31/2002	STEUBEN TRUST COMPANY	VISA	Regional	R
01/31/2002	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

17.4%	F		25
11.75%	V	1	25
11%	V	1	25
14.8%	F		25
14.9%	F		25
15.96%	V	9	25
6.5%	F		25
12%	V	1	25
17.65%	V	1	25
10.75%	V	1	25
13.99%	V	1	30
12.9%	F		25
16.24%	V	1	25
21%	F		25
8.95%	F		25
9.49%	V	1	25
11.76%	F		25
13.92%	F		25
18%	F		25

Survey of Credit Card Plans

$0.00	4	(740) 288-9908
$15.00	N.R.	(888) 441-1038
$0.00	N.R.	(412) 373-4825
$20.00	4, 5, 7, 8, 10	(828) 466-1765
$0.00	4	(800) 752-0927
$0.00	4, 5, 6, 8, 10	(800) 369-7283
$35.00	N.R.	(800) 217-7715
$12.00	N.R.	(800) 228-2858
$15.00	4	(800) 445-9934
$12.00	N.R.	(877) 654-5236
$0.00	N.R.	(540) 387-9306
$0.00	N.R.	(860) 456-6547
$0.00	10	(800) 242-7600
$50.00	N.R.	(605) 274-7601
$35.00	N.R.	(800) 636-5151
$0.00	2, 4, 6, 9	(713) 235-8800
$0.00	4, 10	(830) 379-5236
$18.00	2, 3, 4, 5, 6, 7, 10	(607) 324-5010
$0.00	4, 5, 6, 10	(785) 827-5564

Survey of Credit Card Plans

01/31/2002	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N
01/31/1997	UNION BANK OF CALIFORNIA, NATIONAL ASSOCIATION	VISA	Single State	CA
01/31/1997	TRIANGLE BANK	VISA	Single State	NC
01/31/1997	SUN CAPITAL BANK	VISA	National	N
01/31/2002	UNION COLONY BANK	VISA	National	N
01/31/2002	UNION TRUST COMPANY	VISA	Single State	ME
01/31/2002	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2002	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2002	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/1997	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1997	STANDARD FEDERAL BANK	VISA	Regional	R
07/31/2002	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1997	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1997	SECURITY STATE BANK	VISA	National	N
01/31/1997	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
07/31/2002	ARKANSAS NATIONAL BANK	VISA	National	N
07/31/2002	ARVEST BANK	VISA	Regional	R
07/31/2002	BANK CENTER FIRST	VISA	Regional	R
07/31/2002	BANK OF CANTON OF CALIFORNIA	VISA	Single State	CA
07/31/2002	BANK OF TAMPA, THE	VISA	Single State	FL

Survey of Credit Card Plans

12.65%	V	1	25
19.8%	V	1	25
13.25%	V	1	25
14.88%	F		25
15.99%	V	9	25
16.9%	F		25
10.75%	V	1	25
14.92%	F		25
16.9%	F		25
16.75%	V	1	25
13.99%	F		30
15%	F		25
9.9%	F		25
13.9%	F		30
14.24%	V	1	25
7.92%	F		25
16.9%	V	1	25
13.8%	F		10
11.5%	F		25
14.88%	F		25

Survey of Credit Card Plans

$0.00	9	(800) 367-7576
$24.00	4	(619) 496-5355
$24.00	N.R.	(800) 858-2321
$0.00	4, 5	(800) 423-7503
$0.00	4, 9	(800) 688-7070
$0.00	N.R.	(207) 667-2504
$0.00	10	(304) 242-7600
$0.00	4, 5, 6, 8	(979) 478-6151
$28.00	N.R.	(605) 336-3933
$20.00	2, 3, 4, 6	(800) 999-0619
$0.00	N.R.	(800) 346-9071
$15.00	4	(518) 584-5844
$35.00	4, 8	(800) 636-5151
$0.00	N.R.	(915) 672-3203
$0.00	4, 5, 7	(800) 573-6089
$50.00	4	(888) 226-5262
$0.00	N.R.	(800) 356-8085
$0.00	N.R.	(701) 258-2611
$0.00	N.R.	(415) 835-3317
$0.00	2, 4, 6, 7	(813) 872-1266

Survey of Credit Card Plans

07/31/2002	BANK OF THE SIERRA	VISA	Single State	CA
01/31/1997	REGIONS BANK	VISA	Regional	R
07/31/2002	BANK OF UPSON	VISA	Single State	GA
07/31/2002	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/2002	BAR HARBOR BANKING AND TRUST COMPANY	VISA	Single State	ME
07/31/2002	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	VISA	Regional	R
07/31/2002	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/2002	CALIFORNIA BANK & TRUST	VISA	National	N
01/31/1997	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	National	N
01/31/1997	PNC BANK, DELAWARE	VISA	National	N
07/31/2002	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/2002	CENTRAL TRUST BANK, THE	VISA	Regional	R
01/31/1997	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	VISA	National	N
07/31/2002	CITIZENS AND NORTHERN BANK	VISA	Regional	R
07/31/2002	COMMERCE BANK AND TRUST	VISA	Single State	KS
01/31/1997	NATIONAL BANK OF COMMERCE	VISA	Regional	R
07/31/2002	COMMUNITY BANK OF NORTH	VISA	National	N

Survey of Credit Card Plans

16.92%	F		25
19.5%	F		25
14.88%	F		25
11.67%	V	1	25
14.5%	F		25
17.4%	F		25
8.65%	V	1	25
16.9%	F		25
12%	V	1	25
12%	V	1	25
18%	F		25
17.4%	F		25
17.25%	V	1	25
11.15%	V	1	25
13.63%	V	1	25
19.8%	V	1	25
11%	F		30

Survey of Credit Card Plans

$0.00	4	(559) 782-4450
$15.00	N.R.	(800) 828-0893
$0.00	N.R.	(706) 647-5426
$0.00	4	(800) 675-6284
$0.00	N.R.	(888) 853-7100
$0.00	4	(800) 445-9272
$29.00	3, 6, 9	(800) 476-4228
$18.00	N.R.	(800) 356-4536
$18.00	N.R.	(800) 762-9919
$18.00	N.R.	(800) 762-9919
$20.00	N.R.	(859) 253-6222
$0.00	4	(800) 445-9272
$20.00	4, 7	(800) 247-8101
$0.00	3, 4, 6	(800) 676-6639
$0.00	4, 9	(800) 280-0123
$0.00	N.R.	(901) 529-6259
$25.00	N.R.	(479) 973-2265

Survey of Credit Card Plans

	ARKANSAS			
07/31/2002	COMMUNITY BANKS	VISA	Single State	PA
01/31/1997	M&T BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2002	COMMUNITY NATIONAL BANK	VISA	Single State	VT
07/31/2002	COUNTY NATIONAL BANK	VISA	National	N
01/31/1997	JCPENNEY NATIONAL BANK	VISA	National	N
01/31/1997	INTRUST BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1997	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
01/31/1997	HUNTINGTON NATIONAL BANK, THE	VISA	National	N
07/31/2002	FDS BANK	VISA	National	N
07/31/2002	FIDELITY DEPOSIT AND DISCOUNT BANK, THE	VISA	Single State	PA
01/31/1997	HOME FEDERAL SAVINGS AND LOAN ASSOCIATION	VISA	Single State	NC
01/31/1997	HOME FEDERAL BANK OF TENNESSEE	VISA	Single State	TN
07/31/2002	FIRST BANK & TRUST EAST TEXAS	VISA	Single State	TX
01/31/1997	GLENS FALLS NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NY
01/31/1997	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/1997	FIRST USA BANK	VISA	Regional	R
01/31/1997	FIRST UNION NATIONAL BANK OF	VISA	National	N

Survey of Credit Card Plans

15%	F			25
17.15%	V		1	25
13.56%	F			25
14.88%	F			15
19.5%	F			25
16.9%	F			25
13.9%	F			25
18.9%	F			25
15.65%	V		1	25
15%	F			25
10.7%	V		1	25
12.84%	F			25
13.92%	F			25
16.8%	F			25
16.98%	F			25
12.99%	F			25
14.15%	V		1	25

Survey of Credit Card Plans

$8.00	4, 6, 9, 10	(800) 331-8362
$0.00	1, 2, 4, 6	(800) 724-2440
$0.00	4	(800) 870-2598
$15.00	4, 5, 8	(800) 492-3221
$15.00	N.R.	(800) 247-4714
$0.00	N.R.	(800) 222-7458
$0.00	4	(800) 822-6589
$18.00	N.R.	(800) 237-7400
$0.00	N.R.	(800) 922-7019
$0.00	4, 6, 7, 9, 10	(570) 504-8050
$0.00	2, 3, 4, 5, 6, 8, 10	(704) 373-0400
$15.00	N.R.	(423) 544-3954
$0.00	N.R.	(888) 608-7787
$0.00	N.R.	(518) 793-4471
$15.00	4, 8	(800) 634-8803
$0.00	3, 4, 6	(800) 955-9900
$20.00	10	(800) 359-3862

Survey of Credit Card Plans

	GEORGIA			
07/31/2002	FIRST NATIONAL BANK AND TRUST COMPANY	VISA	Single State	NC
07/31/2002	FIRST NATIONAL BANK OF CHESTER COUNTY	VISA	Single State	PA
01/31/1997	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2002	FIRST NATIONAL BANK OF FLORIDA	VISA	Single State	FL
07/31/2002	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2002	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2002	FIRST NATIONAL BANK OF ST. LOUIS	VISA	Regional	R
01/31/1997	FIRST SECURITY BANK, NATIONAL ASSOCIATION	VISA	Single State	UT
07/31/2002	FIRST SOUTH BANK	VISA	Single State	NC
07/31/2002	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2002	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/2002	FIRST-CITIZENS BANK & TRUST COMPANY	VISA	Regional	R
07/31/2002	FULTON BANK	VISA	Regional	R
07/31/2002	GREAT WESTERN BANK	VISA	Regional	R
07/31/2002	GREENE COUNTY BANK	VISA	Single State	TN
07/31/2002	GULF COAST BANK AND TRUST COMPANY	VISA	Single State	LA

Survey of Credit Card Plans

14.5%	F		25
12.96%	F		25
16.15%	V	1	30
14.4%	F		25
19.8%	F		25
13.99%	V	9	25
17.4%	F		25
17.15%	V	1	25
7.75%	V	1	25
15.65%	V	1	25
11.65%	V	1	25
18%	F		25
12%	V	1	25
15.6%	F		25
14.88%	F		25
13.08%	V	9	25

Survey of Credit Card Plans

$15.00	4	(336) 626-8300
$0.00	N.R.	(484) 881-4660
$0.00	N.R.	(800) 234-2840
$25.00	5, 7	(866) 791-0301
$72.00	N.R.	(800) 796-7980
$0.00	4, 9	(800) 688-7070
$0.00	4	(800) 445-9272
$0.00	4, 5, 6, 8	(800) 445-2689
$0.00	4, 6	(252) 940-4987
$0.00	9	(800) 234-2840
$0.00	4, 6, 9	(800) 964-3446
$15.00	4	(540) 561-4707
$0.00	4	(800) 833-9295
$0.00	N.R.	(402) 551-4310
$0.00	4, 5, 6, 7, 8, 9	(865) 981-5131
$0.00	9	(504) 561-8472

Survey of Credit Card Plans

01/31/1997	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
01/31/1997	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1997	FIRST NATIONAL BANK OF COMMERCE	VISA	National	N
07/31/2002	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/1997	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/2002	KENTUCKY BANK	VISA	Single State	KY
07/31/2002	KLEIN BANK	VISA	Single State	TX
07/31/2002	LAFAYETTE AMBASSADOR BANK	VISA	Regional	R
07/31/2002	LONGVIEW BANK AND TRUST COMPANY	VISA	Single State	TX
01/31/1997	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/2002	MERCHANTS BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2002	MERRICK BANK CORPORATION	VISA	National	N
07/31/2002	METROPOLITAN NATIONAL BANK	VISA	National	N
07/31/2002	NATIONAL BANK OF GENEVA, THE	VISA	Single State	NY
07/31/2002	NATIONAL CITY BANK	VISA	National	N
01/31/1997	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA	Regional	R
07/31/2002	OAK HILL BANKS	VISA	Single State	OH

Survey of Credit Card Plans

19.75%	V	9	25
19.75%	V	9	25
16.9%	V	1	25
13.92%	F		25
12.15%	V	1	20
12.65%	V	1	25
13.89%	F		25
11.65%	V	1	20
13.92%	F		25
16.92%	F		25
13.56%	F		25
22.95%	V	1	25
8.95%	F		25
15.48%	F		25
11.24%	V	1	27
18.15%	V	1	25
17.4%	F		25

Survey of Credit Card Plans

$0.00	4, 5, 10	(800) 688-7070
$0.00	4, 5, 10	(800) 688-7070
$12.00	N.R.	(800) 826-3390
$0.00	N.R.	(936) 639-5566
$18.00	4	(800) 842-3262
$0.00	N.R.	(859) 987-1795
$0.00	4, 5, 6, 7	(888) 276-8106
$0.00	4	(610) 758-7319
$0.00	4	(903) 237-5680
$10.00	4	(800) 299-9842
$0.00	N.R.	(800) 944-6285
$72.00	N.R.	(877) 790-5648
$35.00	N.R.	(800) 883-2511
$15.00	2, 3, 4, 5, 6, 7, 8, 10	(315) 789-2300
$0.00	7, 9	(800) 282-7541
$12.00	4	(800) 285-8585
$0.00	4, 9	(740) 288-9908

Survey of Credit Card Plans

07/31/2002	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2002	PARKVALE SAVINGS BANK	VISA	Single State	PA
07/31/2002	PEOPLES BANK	VISA	National	N
01/31/1997	FEDERAL SAVINGS BANK	VISA	National	N
07/31/2002	PLAINS COMMERCE BANK	VISA	Regional	R
07/31/2002	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/2002	RAINIER PACIFIC SAVINGS BANK	VISA	National	N
07/31/2002	SAVINGS INSTITUTE	VISA	Regional	R
01/31/1997	EUROPEAN AMERICAN BANK	VISA	Single State	NY
01/31/1997	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/2002	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2002	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
07/31/2002	STEUBEN TRUST COMPANY	VISA	Regional	R
07/31/2002	TEXAS BANK	VISA	Single State	TX
07/31/2002	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N
01/31/1997	DIAL BANK	VISA	Regional	R
01/31/1997	DAUPHIN DEPOSIT BANK AND TRUST COMPANY	VISA	National	N
07/31/2002	TRUSTCO BANK, NATIONAL ASSOCIATION	VISA	Regional	R

Survey of Credit Card Plans

11.75%	V	1	25
10.75%	V	1	25
14.8%	F		25
9.35%	V	8	25
19.8%	F		25
5.5%	F		25
12%	V	1	25
12.9%	F		25
17.45%	V	1	25
16.9%	F		25
8.95%	F		25
11.76%	F		25
13.92%	F		25
13.44%	F		20
12.65%	V	1	25
19.8%	F		25
14.65%	V	1	25
12.9%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(888) 441-1038
$0.00	N.R.	(412) 373-4825
$20.00	4, 5, 7, 8, 10	(828) 466-1765
$33.00	N.R.	(800) 285-9090
$39.00	N.R.	(605) 948-2278
$35.00	N.R.	(800) 217-7715
$12.00	N.R.	(800) 228-2858
$0.00	4	(860) 456-6547
$0.00	N.R.	(516) 296-5555
$0.00	N.R.	(800) 242-2265
$35.00	N.R.	(800) 636-5151
$0.00	4, 10	(830) 379-5236
$18.00	2, 3, 4, 5, 6, 7, 10	(607) 324-5010
$0.00	10	(888) 821-3104
$0.00	9	(800) 367-7576
$20.00	N.R.	(605) 336-3933
$0.00	4, 6, 10	(800) 548-2816
$0.00	4	(518) 381-3845

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1997	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2002	UNION TRUST COMPANY	VISA	Single State	ME
07/31/2002	UNITED BANK, INC.	VISA	Regional	R
01/31/1997	COMPASS BANK	VISA	Regional	R
07/31/2002	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2002	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2002	YORK STATE BANK AND TRUST COMPANY	VISA	Single State	NE
01/31/1997	CHINA TRUST BANK OF NEW YORK	VISA	National	N
01/31/2003	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/2003	ARKANSAS NATIONAL BANK	VISA	National	N
01/31/2003	ARVEST BANK	VISA	Regional	R
01/31/1997	CAROLINA FIRST BANK	VISA	Regional	R
01/31/1997	CAPITAL ONE BANK	VISA	National	N
01/31/2003	BANK OF THE SIERRA	VISA	Single State	CA
01/31/1997	BROADWAY NATIONAL BANK	VISA	Single State	TX
01/31/2003	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2003	BANKERS BANK, THE	VISA	Regional	R
01/31/2003	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	VISA	Regional	R

Survey of Credit Card Plans

16.87%	V	9	25
16.9%	F		25
10.75%	V	1	25
15.24%	V	1	30
14.92%	F		25
16.9%	F		25
14.99%	F		25
15.15%	V	1	25
15%	F		25
7.92%	F		25
16.9%	V	1	25
13.15%	V	1	30
19.8%	V	9	25
16.92%	F		25
12.6%	V	4	25
11.17%	V	1	25
10.65%	V	1	25
17.4%	F		25

Survey of Credit Card Plans

$20.00	4, 10	(800) 833-3010
$0.00	N.R.	(207) 667-2504
$0.00	10	(800) 242-7600
$20.00	N.R.	(800) 239-5175
$0.00	4, 5, 6, 8	(979) 478-6151
$20.00	N.R.	(605) 336-3933
$0.00	3, 6, 10	(402) 362-4411
$1.00	N.R.	(718) 886-6256
$15.00	4	(518) 584-5844
$50.00	4	(888) 226-5262
$0.00	N.R.	(800) 356-8085
$0.00	N.R.	(800) 473-5252
$20.00	10	(800) 955-7070
$0.00	4	(559) 782-4450
$0.00	N.R.	(210) 283-6555
$0.00	4	(316) 681-2265
$0.00	N.R.	(800) 854-7642
$0.00	4	(800) 445-9272

Survey of Credit Card Plans

01/31/2003	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/2003	CALIFORNIA BANK & TRUST	VISA	National	N
01/31/1997	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/1997	BENEFICIAL NATIONAL BANK	VISA	Regional	R
01/31/2003	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2003	CENTRAL TRUST BANK, THE	VISA	Regional	R
01/31/1997	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2003	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/2003	COMMERCE BANK AND TRUST	VISA	Single State	KS
01/31/2003	COMMUNITY BANK OF NORTH ARKANSAS	VISA	National	N
01/31/2003	COMMUNITY BANKS	VISA	Single State	PA
01/31/1997	ADVANTA NATIONAL BANK USA	VISA	National	N
01/31/2003	COUNTY NATIONAL BANK	VISA	National	N
01/31/2003	CROSS COUNTRY BANK	VISA	National	N
01/31/1997	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
07/31/1996	WELLS FARGO BANK (ARIZONA), NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/1996	VERMONT NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

8.15%	V	1	25
16.9%	F		25
14.15%	V	1	25
15.45%	V	1	25
18%	F		25
17.4%	F		25
15.96%	F		25
10%	V	1	25
13.13%	V	1	25
11%	F		30
15%	F		25
14.25%	V	1	25
14.88%	F		15
20.99%	V	1	0
19.5%	V	1	25
19.8%	F		25
12.9%	V	1	25
14.9%	F		25

Survey of Credit Card Plans

$29.00	3, 4, 6, 9	(800) 476-4228
$18.00	N.R.	(800) 356-4536
$12.00	4	(800) 476-4228
$0.00	4, 6	(800) 425-2081
$20.00	N.R.	(859) 253-6222
$0.00	4	(800) 445-9272
$0.00	2, 3, 4, 5, 6, 10	(209) 782-4450
$0.00	3, 4, 6	(800) 676-6639
$0.00	4, 9	(800) 280-0123
$25.00	N.R.	(479) 973-2265
$8.00	4, 6, 9, 10	(866) 255-2580
$20.00	1, 4, 5, 6, 7, 10	(800) 544-2028
$15.00	4, 5, 8	(800) 492-3221
$50.00	N.R.	(302) 326-4200
$20.00	N.R.	(800) 733-1732
$18.00	10	(800) 642-4720
$0.00	9	(800) 242-2265
$0.00	4	(800) 752-0927

Survey of Credit Card Plans

07/31/1996	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
07/31/1996	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2003	FIRST BANK & TRUST EAST TEXAS	VISA	Single State	TX
01/31/2003	FIRST CITIZENS NATIONAL BANK	VISA	National	N
07/31/1996	UNION BANK OF CALIFORNIA, NATIONAL ASSOCIATION	VISA	Single State	CA
01/31/2003	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1996	SUNTRUST BANKCARD, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1996	SUN CAPITAL BANK	VISA	National	N
07/31/1996	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2003	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2003	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/2003	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2003	FIRST NATIONAL BANK OF ST. LOUIS	VISA	Regional	R
07/31/1996	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2003	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/2003	FIRST-CITIZENS BANK & TRUST	VISA	Regional	R

Survey of Credit Card Plans

17.65%	V	1	25
16.24%	V	1	25
13.92%	F		25
8.24%	V	1	25
19.8%	V	1	25
8.15%	V	1	25
15.4%	V	1	25
14.88%	F		25
16.75%	V	1	25
15.6%	F		25
19.8%	F		25
9.99%	V	9	25
17.4%	F		25
9.9%	F		25
15.15%	V	1	25
11.15%	V	1	25
8%	V	1	25

Survey of Credit Card Plans

$15.00	4	(800) 445-9934
$0.00	10	(800) 242-7600
$0.00	N.R.	(888) 608-7787
$20.00	1, 4, 5, 6, 9	(800) 558-3424
$24.00	1, 4	(619) 496-5355
$0.00	N.R.	(800) 468-3248
$0.00	4	(800) 432-4932
$0.00	4, 5	(800) 423-7503
$20.00	2, 3, 4, 6	(800) 999-0619
$0.00	4, 5, 7	(406) 467-2531
$72.00	N.R.	(800) 796-7980
$0.00	4, 9	(402) 636-6014
$0.00	4	(800) 445-9272
$35.00	4, 8	(800) 636-5151
$0.00	9	(800) 234-2840
$0.00	4, 6, 9	(800) 967-3444
$20.00	4	(540) 561-4707

Survey of Credit Card Plans

	COMPANY			
07/31/1996	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
01/31/2003	GREAT WESTERN BANK	VISA	Regional	R
01/31/2003	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2003	KENTUCKY BANK	VISA	Single State	KY
01/31/2003	KLEIN BANK	VISA	Single State	TX
01/31/2003	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/2003	LONGVIEW BANK AND TRUST COMPANY	VISA	Single State	TX
01/31/2003	LORAIN NATIONAL BANK, THE	VISA	Single State	OH
01/31/2003	METROPOLITAN NATIONAL BANK	VISA	National	N
07/31/1996	PNC NATIONAL BANK	VISA	Regional	R
01/31/2003	OAK HILL BANKS	VISA	Single State	OH
01/31/2003	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2003	PARKVALE SAVINGS BANK	VISA	Single State	PA
07/31/1996	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	National	N
07/31/1996	PNC BANK, DELAWARE	VISA	Regional	R
01/31/2003	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/1996	NORWEST BANK TEXAS, KELLY FIELD, NATIONAL ASSOCIATION	VISA	Single State	TX
01/31/2003	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N

Survey of Credit Card Plans

14.24%	V	1		25
15.6%	F			25
13.92%	F			25
12.65%	V	1		25
12.89%	F			25
12%	V	1		23
13.92%	F			25
16%	V	1		25
8.95%	F			25
12%	V	1		25
17.4%	F			25
11.25%	V	1		25
10.25%	V	1		25
12.25%	V	1		25
12%	V	1		25
5.5%	F			25
13.92%	F			25
8.95%	F			25

Survey of Credit Card Plans

$0.00	4, 5, 7	(800) 573-6089
$0.00	N.R.	(402) 551-4310
$0.00	N.R.	(936) 633-5170
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(281) 376-7160
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4	(903) 237-5680
$18.00	N.R.	(440) 989-9948
$35.00	N.R.	(800) 883-2511
$18.00	N.R.	(800) 762-9919
$0.00	4, 9	(740) 288-9908
$15.00	N.R.	(888) 441-1038
$0.00	N.R.	(412) 373-4825
$18.00	N.R.	(800) 762-2273
$18.00	N.R.	(800) 762-9919
$35.00	N.R.	(800) 217-7715
$0.00	4	(210) 681-5100
$35.00	N.R.	(800) 636-5151

Survey of Credit Card Plans

01/31/2003	SOLVAY BANK	VISA	Single State	NY
01/31/2003	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
01/31/2003	STEUBEN TRUST COMPANY	VISA	Regional	R
01/31/2003	TEXAS BANK	VISA	Single State	TX
07/31/1996	NORWEST BANK NEBRASKA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/1996	NATIONAL CITY BANK OF PENNSYLVANIA	VISA	Single State	PA
01/31/2003	UNITED BANK, INC.	VISA	Regional	R
07/31/1996	NATIONAL BANK OF COMMERCE	VISA	Regional	R
07/31/1996	MELLON BANK (DE) NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2003	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/1996	M&T BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	WORLD'S FOREMOST BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2003	WYOMING COUNTY BANK	VISA	Single State	NY
01/31/2003	YORK STATE BANK AND TRUST COMPANY	VISA	Single State	NE
07/31/1996	JCPENNEY NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

14.88%	F		25
11.76%	F		25
13.92%	F		25
13.44%	F		20
17.25%	V	1	25
10.24%	V	1	25
14.9%	F		25
10.75%	V	1	25
19.8%	V	1	25
14.15%	V	1	25
14.92%	F		25
16.9%	F		25
17.15%	V	1	25
12.24%	V	1	20
15.96%	F		25
13.99%	F		25
19.5%	F		25

Survey of Credit Card Plans

$0.00	4	(315) 468-1661
$0.00	4, 10	(830) 379-5236
$0.00	2, 3, 4, 5, 6, 7, 10	(607) 324-5010
$0.00	10	(888) 821-3104
$20.00	4, 7	(515) 222-8220
$0.00	5, 9	(800) 285-8585
$15.00	4	(800) 352-0186
$0.00	10	(800) 242-7600
$0.00	N.R.	(901) 529-6259
$0.00	4, 5, 8	(800) 753-7011
$0.00	4, 5, 6, 8	(979) 478-6151
$20.00	N.R.	(605) 336-3933
$0.00	1, 2, 4, 6	(800) 724-2440
$0.00	1	(402) 323-4355
$18.00	4, 5, 6, 8	(800) 836-2265
$0.00	6, 9, 10	(402) 362-4411
$15.00	N.R.	(800) 247-4714

Survey of Credit Card Plans

07/31/2003	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1996	INTRUST BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1996	HUNTINGTON NATIONAL BANK, THE	VISA	Regional	R
07/31/1996	HOWARD BANK, N.A., THE	VISA	Regional	R
07/31/2003	ARKANSAS NATIONAL BANK	VISA	National	N
07/31/2003	ARVEST BANK	VISA	Regional	R
07/31/2003	BANK OF THE SIERRA	VISA	Single State	CA
07/31/1996	FIRST WESTERN BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2003	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/1996	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/2003	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	VISA	Regional	R
07/31/2003	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1996	FIRST USA BANK	VISA	Regional	R
07/31/1996	FIRST UNION NATIONAL BANK OF GEORGIA	VISA	National	N
07/31/1996	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2003	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/2003	CENTRAL TRUST BANK, THE	VISA	Regional	R

Survey of Credit Card Plans

15%	F		25
16%	F		25
16.15%	V	1	25
15.9%	F		25
7.92%	F		25
16.9%	V	1	25
16.92%	F		25
15.15%	V	1	25
11.17%	V	1	25
16.98%	F		25
17.4%	F		25
8.15%	V	1	25
12.99%	F		25
14.15%	F		25
16.15%	V	1	30
18%	F		25
17.4%	F		25

Survey of Credit Card Plans

$15.00	4	(518) 589-5844
$0.00	N.R.	(800) 222-7458
$0.00	10	(800) 237-7400
$15.00	4	(800) 235-8472
$50.00	4	(888) 226-5262
$0.00	N.R.	(800) 356-8085
$0.00	4	(559) 782-4450
$0.00	4, 10	(800) 837-6669
$0.00	4	(800) 675-6284
$15.00	4, 8	(800) 634-8803
$0.00	4	(800) 445-9272
$0.00	2, 3, 4, 6, 9	(800) 476-4228
$0.00	3, 4, 6	(800) 955-9900
$0.00	4, 10	(800) 359-3862
$0.00	N.R.	(800) 234-2840
$20.00	N.R.	(859) 253-6222
$0.00	4	(800) 445-9272

Survey of Credit Card Plans

07/31/2003	CITIZENS AND NORTHERN BANK	VISA	Regional	R
07/31/2003	COMMERCE BANK AND TRUST	VISA	Single State	KS
07/31/2003	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2003	COMMUNITY BANK OF NORTH ARKANSAS	VISA	National	N
07/31/2003	COMMUNITY BANKS	VISA	Regional	R
07/31/1996	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
07/31/1996	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2003	COUNTY NATIONAL BANK	VISA	National	N
07/31/1996	FIRST NATIONAL BANK OF COMMERCE	VISA	National	N
07/31/2003	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/1996	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1996	FIRST FINANCIAL CARD SERVICES BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1996	FIRST ALABAMA BANK	VISA	Regional	R
07/31/2003	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1996	FEDERAL SAVINGS BANK	VISA	National	N
07/31/1996	EUROPEAN AMERICAN BANK	VISA	Single State	NY

Survey of Credit Card Plans

10%	V	1	25
12.88%	V	1	25
13.9%	F		25
11%	F		30
15%	F		25
19.75%	V	9	25
19.75%	V	9	25
14.88%	F		15
16.9%	V	1	25
12.9%	V	1	25
12.15%	V	1	20
17.8%	F		25
19.5%	F		25
7.9%	V	1	25
9.35%	V	8	25
17.45%	V	1	25

Survey of Credit Card Plans

$0.00	3, 4, 6	(800) 676-6639
$0.00	4, 9	(800) 280-0123
$0.00	3, 4, 6	(800) 937-2000
$25.00	N.R.	(479) 973-2265
$8.00	4, 6, 10	(866) 255-2580
$0.00	4, 5, 10	(800) 688-7070
$0.00	4, 5, 10	(800) 688-7070
$15.00	4, 5, 8	(800) 492-3221
$12.00	N.R.	(800) 826-3390
$0.00	9	(800) 242-2265
$18.00	4	(800) 842-3262
$15.00	1, 4, 5, 6, 10	(800) 472-7708
$15.00	N.R.	(800) 828-0893
$0.00	N.R.	(800) 768-3248
$33.00	N.R.	(800) 285-9090
$0.00	N.R.	(516) 296-5555

Survey of Credit Card Plans

07/31/2003	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2003	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2003	FIRST NATIONAL BANK OF ST. LOUIS	VISA	Regional	R
07/31/1996	DIAL BANK	VISA	Regional	R
07/31/2003	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2003	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/2003	GREAT WESTERN BANK	VISA	Regional	R
07/31/1996	COMMUNITYFIRST BANK	VISA	National	N
07/31/2003	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2003	KENTUCKY BANK	VISA	Single State	KY
07/31/2003	KLEIN BANK	VISA	Single State	TX
07/31/2003	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
07/31/2003	LONGVIEW BANK AND TRUST COMPANY	VISA	Single State	TX
07/31/2003	METROPOLITAN NATIONAL BANK	VISA	National	N
07/31/2003	OAK HILL BANKS	VISA	Single State	OH
07/31/2003	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2003	PARKVALE SAVINGS BANK	VISA	Single State	PA
07/31/2003	PATRIOT BANK	VISA	National	N
07/31/1996	CAPITAL ONE BANK	VISA	National	N
07/31/2003	PULASKI BANK AND TRUST COMPANY	VISA	National	N

Survey of Credit Card Plans

	19.8%	F		25
	8.99%	V	9	25
	17.4%	F		25
	19.8%	F		25
	15.15%	V	1	25
	11.15%	V	1	25
	15.6%	F		25
	16.8%	F		25
	13.92%	F		25
	12.65%	V	1	25
	12.89%	F		25
	12%	V	1	23
	13.92%	F		25
	8.95%	V	9	25
	17.4%	F		25
	11.25%	F		25
	10.25%	V	1	25
	14.9%	F		25
	15.9%	V	1	25
	5.5%	F		25

Survey of Credit Card Plans

$72.00	N.R.	(800) 796-7980
$0.00	4, 9	(800) 688-7070
$0.00	4	(800) 445-9272
$20.00	N.R.	(605) 336-3933
$0.00	9	(800) 234-2840
$0.00	4, 6, 9	(800) 964-3444
$0.00	N.R.	(402) 551-4310
$20.00	N.R.	(615) 374-2116
$0.00	N.R.	(936) 639-5566
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(800) 775-5346
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4	(903) 237-5680
$35.00	N.R.	(800) 883-2511
$0.00	4, 9	(740) 288-9908
$15.00	N.R.	(888) 441-1038
$0.00	N.R.	(412) 373-4825
$0.00	9	(800) 969-6501
$20.00	N.R.	(800) 955-7070
$35.00	N.R.	(800) 217-7715

Survey of Credit Card Plans

07/31/2003	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2003	SOLVAY BANK	VISA	Single State	NY
07/31/2003	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
07/31/2003	STEUBEN TRUST COMPANY	VISA	Regional	R
07/31/2003	TEXASBANK	VISA	Single State	TX
07/31/1996	BROADWAY NATIONAL BANK	VISA	Single State	TX
07/31/2003	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2003	UNITED BANK, INC.	VISA	Regional	R
07/31/1996	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2003	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/1996	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2003	WELLS FARGO BANK NORTHWEST, NATIONAL ASSOCIATION	VISA	National	N
07/31/2003	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/1996	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1996	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2003	WYOMING COUNTY BANK	VISA	Single State	NY

Survey of Credit Card Plans

8.95%	F			25
14.88%	F			25
11.25%	V	1		25
13.92%	F			25
13.44%	F			25
12.6%	V	4		30
10.24%	V	1		25
10.25%	V	1		25
16.25%	V	9		25
14.92%	F			25
16.25%	V	9		25
17.1%	V	1		25
16.9%	F			25
16.25%	V	9		25
16.25%	V	9		25
15.96%	F			25

Survey of Credit Card Plans

$35.00	N.R.	(800) 636-5151
$0.00	4	(315) 468-1661
$25.00	4	(830) 379-5236
$18.00	2, 3, 4, 5, 6, 10	(607) 324-5010
$0.00	5	(817) 560-6491
$0.00	10	(210) 283-6552
$0.00	5, 9	(800) 285-8585
$0.00	10	(800) 242-7600
$20.00	N.R.	(800) 945-2013
$0.00	4, 5, 6	(979) 478-6151
$20.00	N.R.	(800) 945-2013
$0.00	N.R.	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$20.00	N.R.	(800) 945-2013
$20.00	10	(800) 945-2013
$18.00	4, 5, 6, 8	(585) 786-4366

Survey of Credit Card Plans

07/31/2003	YORK STATE BANK AND TRUST COMPANY	VISA	Single State	NE
07/31/1996	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2004	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/2004	AMSOUTH BANK	VISA	Regional	R
01/31/2004	ARKANSAS NATIONAL BANK	VISA	National	N
01/31/2004	ARVEST BANK	VISA	Regional	R
07/31/1996	AMERICAN GENERAL FINANCIAL CENTER	VISA	National	N
07/31/1996	ADVANTA NATIONAL BANK USA	VISA	National	N
01/31/2004	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2004	BANK ONE, DELAWARE, NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2004	BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	VISA	Regional	R
01/31/2004	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/1996	UNITED STATES NATIONAL BANK OF OREGON	VISA	National	N
01/31/2004	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2004	CENTRAL TRUST BANK, THE	VISA	Regional	R
01/31/1996	UNION BANK	VISA	Single State	CA

Survey of Credit Card Plans

	13.99%	F		25
	15.96%	F		25
	15%	F		25
	13.9%	V	1	26
	7.92%	F		25
	16.9%	V	1	25
	19.8%	F		25
	12.38%	V	1	25
	16.92%	F		25
	13.9%	V	1	20
	10.92%	V	1	25
	17.4%	F		25
	7.9%	V	1	25
	18.15%	V	1	25
	18%	F		25
	17.4%	F		25
	19.8%	V	1	25

Survey of Credit Card Plans

$0.00	6, 9, 10	(402) 362-4411
$0.00	2, 3, 4, 5, 6	(209) 782-4450
$15.00	N.R.	(518) 589-5844
$0.00	2, 4, 6	(800) 231-7493
$50.00	4	(888) 226-5262
$0.00	4, 6, 9	(800) 356-8085
$0.00	N.R.	(800) 828-6673
$20.00	1, 4, 5, 6, 7, 10	(800) 544-2028
$0.00	4, 6	(559) 782-4450
$60.00	5	(800) 869-9638
$0.00	4	(800) 675-6284
$0.00	4	(800) 445-9272
$0.00	3, 4, 6, 9	(800) 476-4228
$15.00	4	(800) 445-9934
$20.00	N.R.	(859) 253-6222
$0.00	4	(800) 445-9272
$0.00	1, 4	(619) 496-5355

Survey of Credit Card Plans

01/31/1996	SUN CAPITAL BANK	VISA	National	N
01/31/2004	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/2004	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2004	COMMUNITY BANK OF NORTH ARKANSAS	VISA	National	N
01/31/2004	COMMUNITY BANKS	VISA	Regional	R
01/31/1996	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2004	COMPASS BANK	VISA	Regional	R
01/31/2004	COUNTY NATIONAL BANK	VISA	National	N
01/31/2004	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/2004	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
01/31/1996	SOCIETY NATIONAL BANK	VISA	National	N
01/31/1996	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1996	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
01/31/2004	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1996	SCOTT VALLEY BANK	VISA	Single State	CA
01/31/1996	S & T BANK	VISA	Single State	PA
01/31/2004	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2004	FIRST NATIONAL BANK OF MARIN	VISA	National	N

Survey of Credit Card Plans

14.88%	F		25
10%	V	1	25
13.9%	F		25
11%	F		30
15%	F		25
17%	V	1	25
13.74%	V	9	25
14.88%	F		15
12%	V	1	25
12.9%	V	1	25
15.5%	V	1	25
10.25%	F		25
12.52%	V	1	25
7.9%	V	1	25
14.88%	F		25
9.96%	F		25
15.6%	F		25
19.8%	F		25

Survey of Credit Card Plans

$0.00	4, 10	(800) 423-7503
$0.00	3, 4, 6	(800) 676-6639
$0.00	2, 3, 4, 6	(856) 751-9000
$25.00	N.R.	(479) 973-2265
$8.00	4, 6, 10	(866) 255-2580
$20.00	2, 3, 5, 8	(800) 999-0619
$0.00	4, 8, 9	(800) 239-5175
$15.00	4, 5, 8	(800) 492-3221
$0.00	4, 6	(800) 833-9295
$0.00	9	(800) 242-2265
$20.00	2, 3, 4, 6	(800) 624-7634
$35.00	4, 8	(800) 636-5151
$0.00	2, 3, 4, 5, 6	(800) 573-6089
$0.00	N.R.	(800) 768-3248
$15.00	4, 5, 7	(916) 842-7244
$15.00	4, 10	(800) 325-2265
$0.00	4, 5, 6, 7	(406) 467-2531
$72.00	N.R.	(800) 796-7980

Survey of Credit Card Plans

01/31/2004	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2004	FIRST NATIONAL BANK OF ST. LOUIS	VISA	Regional	R
01/31/2004	FIRST PENN BANK	VISA	National	N
01/31/2004	FIRST SECURITY BANK	VISA	Single State	AR
01/31/2004	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/2004	FIRSTMERIT BANK, N.A.	VISA	Regional	R
01/31/1996	PNC NATIONAL BANK	VISA	Regional	R
01/31/2004	GREAT WESTERN BANK	VISA	Regional	R
01/31/2004	HARLEYSVILLE NATIONAL BANK AND TRUST COMPANY, THE	VISA	Single State	PA
01/31/1996	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1996	PNC BANK, DELAWARE	VISA	Regional	R
01/31/2004	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/1996	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
01/31/2004	KENTUCKY BANK	VISA	Single State	KY
01/31/2004	KLEIN BANK	VISA	Single State	TX
01/31/2004	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/1996	M&T BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	METROPOLITAN NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

7.99%	V	9		25
17.4%	F			25
11.91%	V	1		25
8.99%	F			25
14.9%	V	1		25
10.9%	V	1		25
10.9%	V	1		0
12.25%	V	1		25
15.6%	F			25
13.08%	F			25
12.25%	V	1		25
12.25%	V	1		25
13.92%	F			25
18.4%	V	1		25
11.9%	V	1		25
12.89%	F			25
12%	V	1		23
16.65%	V	1		30
8.95%	F			25

Survey of Credit Card Plans

$0.00	4, 6, 9	(800) 688-7070
$0.00	4	(573) 634-1148
$0.00	4, 6	(866) 437-2265
$0.00	1, 3, 4, 5, 6	(479) 527-7000
$0.00	9	(800) 234-2840
$0.00	4, 6, 9	(303) 235-1369
$5.00	4	(888) 554-4362
$18.00	N.R.	(800) 762-9919
$0.00	N.R.	(402) 551-4310
$15.00	2, 4, 5, 6, 8	(888) 462-2100
$18.00	N.R.	(800) 762-9919
$18.00	N.R.	(800) 762-9919
$0.00	N.R.	(936) 639-5566
$18.00	N.R.	(800) 274-5060
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(281) 376-7160
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	1, 4, 6	(800) 724-3222
$35.00	N.R.	(800) 883-2511

Survey of Credit Card Plans

01/31/1996	KELLY FIELD NATIONAL BANK	VISA	Single State	TX
01/31/2004	OAK HILL BANKS	VISA	Single State	OH
01/31/2004	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/1996	JCPENNEY NATIONAL BANK	VISA	National	N
01/31/2004	PARKVALE SAVINGS BANK	VISA	Single State	PA
01/31/1996	INTRUST BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1996	HUNTINGTON NATIONAL BANK, THE	VISA	Regional	R
01/31/2004	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/2004	RBC CENTURA BANK	VISA	Regional	R
01/31/2004	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2004	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
01/31/1996	HOWARD BANK, N.A., THE	VISA	National	N
01/31/2004	TEXAS BANK AND TRUST COMPANY	VISA	Single State	TX
01/31/2004	TEXASBANK	VISA	Single State	TX
01/31/1996	FLEET BANK	VISA	National	N
01/31/1996	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/2004	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R

Survey of Credit Card Plans

13.92%	F			25
17.4%	F			25
11.25%	F			25
19.5%	F			25
10%	V	1		25
16.9%	F			25
16.4%	V	1		25
4.75%	F			25
10.49%	V	1		25
8.95%	F			25
11%	V	1		25
15.9%	F			25
13.92%	F			25
13.44%	F			25
17.95%	V	1		25
18%	F			25
9.99%	V	1		25

Survey of Credit Card Plans

$0.00	4	(210) 681-5100
$0.00	4	(740) 288-9908
$15.00	N.R.	(888) 441-1038
$15.00	N.R.	(800) 247-4714
$0.00	N.R.	(412) 373-4825
$0.00	N.R.	(800) 222-7458
$0.00	N.R.	(800) 237-7400
$35.00	N.R.	(800) 217-7715
$0.00	2, 3, 4, 5, 6, 9	(800) 236-8872
$35.00	4	(800) 636-5151
$25.00	4, 6	(830) 379-5236
$15.00	4	(800) 235-8472
$0.00	4	(903) 237-5680
$0.00	N.R.	(817) 560-6491
$20.00	4, 10	(800) 537-3777
$18.00	4	(800) 432-3209
$0.00	5, 9	(800) 285-8585

Survey of Credit Card Plans

01/31/2004	UNITED BANK, INC.	VISA	Regional	R
01/31/1996	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1996	FIRST WESTERN BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/1996	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2004	WELLS FARGO BANK NORTHWEST, NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/1996	FIRST USA BANK	VISA	Regional	R
01/31/1996	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
01/31/2004	WORLD'S FOREMOST BANK	VISA	National	N
01/31/2004	WYOMING COUNTY BANK	VISA	Single State	NY
01/31/2004	YORK STATE BANK AND TRUST COMPANY	VISA	Single State	NE
07/31/2004	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1996	FIRST SECURITY BANK OF IDAHO, NATIONAL ASSOCIATION	VISA	Single State	ID
01/31/1996	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1996	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	National	N
07/31/2004	AMSOUTH BANK	VISA	Regional	R

Survey of Credit Card Plans

10%	V	1	25
16.49%	V	1	25
15.4%	V	1	25
14.92%	F		25
16.98%	F		25
17.1%	V	1	25
16.9%	F		25
13.99%	F		25
16.4%	V	1	30
11.99%	V	1	20
15.96%	F		25
13.99%	F		25
15%	F		25
17.4%	V	1	25
17.2%	V	1	25
19.75%	V	9	25
13.9%	V	1	26

Survey of Credit Card Plans

$0.00	10	(800) 242-7600
$0.00	10	(800) 242-7600
$0.00	4, 10	(800) 837-6669
$0.00	4, 5, 6, 8	(979) 478-6151
$15.00	4, 8	(800) 634-8803
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	3, 4, 6	(800) 955-9900
$0.00	N.R.	(800) 234-2840
$0.00	1, 4	(800) 850-8402
$18.00	4, 5, 6, 8	(585) 786-4366
$0.00	6, 9, 10	(402) 362-4411
$15.00	N.R.	(518) 584-5844
$0.00	4, 6	(800) 445-2689
$0.00	2, 3, 4, 5, 6	(800) 441-8026
$0.00	4, 5, 10	(800) 688-7070
$0.00	2, 4, 6	(800) 231-7493

Survey of Credit Card Plans

07/31/2004	ARVEST BANK	VISA	Regional	R
01/31/1996	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2004	BANK OF CASTILE, THE	VISA	Single State	NY
07/31/2004	BANK OF THE SIERRA	VISA	Single State	CA
07/31/2004	BANK, THE	VISA	Regional	R
01/31/1996	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/2004	BAR HARBOR BANK AND TRUST COMPANY	VISA	Single State	ME
07/31/2004	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/1996	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA	Regional	R
01/31/1996	FIRST ALABAMA BANK	VISA	Regional	R
07/31/2004	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1996	FEDERAL SAVINGS BANK	VISA	National	N
01/31/1996	FCC NATIONAL BANK	VISA	National	N
01/31/1996	EUROPEAN AMERICAN BANK	VISA	Single State	NY
01/31/1996	DIAL BANK	VISA	Regional	R
07/31/2004	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/1996	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1996	COMMUNITYFIRST BANK	VISA	National	N

Survey of Credit Card Plans

16.9%	V	1	25
19.9%	F		25
16.32%	F		25
12.99%	F		25
10.9%	V	1	25
11.65%	V	1	25
14.5%	F		25
8.15%	V	1	25
19.15%	V	1	25
19.5%	F		25
18%	F		25
9.94%	V	8	25
19.8%	V	1	25
17.95%	V	1	25
19.8%	F		25
10.65%	V	1	25
17.8%	V	1	25
16.8%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 356-8085
$49.00	N.R.	(702) 269-1200
$15.00	N.R.	(585) 237-5690
$0.00	4, 6	(559) 782-4450
$0.00	4, 6	(800) 833-9295
$39.00	4	(800) 842-3262
$0.00	N.R.	(888) 853-7100
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$12.00	N.R.	(800) 933-4433
$15.00	N.R.	(800) 828-0893
$20.00	N.R.	(859) 253-6222
$33.00	N.R.	(800) 285-9090
$0.00	N.R.	(800) 368-4535
$0.00	N.R.	(516) 296-6028
$20.00	N.R.	(605) 336-3933
$0.00	3, 4, 6	(800) 676-6639
$20.00	N.R.	(800) 833-3010
$20.00	1, 4, 5, 8, 10	(615) 374-2116

Survey of Credit Card Plans

07/31/2004	COMMUNITY BANKS	VISA	Regional	R
01/31/1996	COLONIAL NATIONAL BANK USA	VISA	National	N
07/31/2004	COMMUNITY NATIONAL BANK	VISA	Single State	VT
07/31/2004	COMPASS BANK	VISA	Regional	R
07/31/2004	COUNTY NATIONAL BANK	VISA	National	N
07/31/2004	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/1996	CITIZENS BANK OF PASO ROBLES, NATIONAL ASSOCIATION	VISA	Single State	CA
07/31/2004	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/2004	FARM BUREAU BANK FSB	VISA	National	N
01/31/1996	CAPITAL ONE BANK	VISA	National	N
07/31/2004	FIRST COUNTY BANK	VISA	Single State	CT
07/31/2004	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/2004	FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1996	BROADWAY NATIONAL BANK	VISA	Single State	TX
07/31/2004	FIRST INTERSTATE BANK	VISA	Regional	R
07/31/2004	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
07/31/2004	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2004	FIRST NATIONAL BANK OF OMAHA	VISA	National	N

Survey of Credit Card Plans

15%	F		25
13.86%	V	1	25
13.56%	F		25
14.24%	V	9	25
14.88%	F		15
10.9%	V	1	25
16.8%	F		25
12.9%	V	1	25
8.24%	V	1	22
19.8%	F		25
14.5%	V	1	25
7.9%	V	1	25
14.99%	F		25
12.6%	V	4	30
15%	V	1	25
15.6%	F		25
19.8%	F		25
7.99%	V	9	25

Survey of Credit Card Plans

$8.00	4, 6, 10	(866) 255-2580
$25.00	3	(800) 544-2028
$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$0.00	4, 6	(800) 833-9295
$0.00	4, 5, 10	(805) 239-7900
$0.00	9	(412) 261-8854
$0.00	2, 3, 4, 6, 8, 9	(800) 492-3276
$18.00	10	(800) 955-7070
$0.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$15.00	4, 6	(812) 238-6345
$0.00	N.R.	(210) 283-6555
$0.00	2, 4, 5, 6, 8	(406) 255-5416
$0.00	4, 5, 7, 10	(406) 467-2531
$72.00	N.R.	(800) 796-7980
$0.00	2, 3, 4, 6, 9	(800) 688-7070

Survey of Credit Card Plans

07/31/2004	FIRST PENN BANK	VISA	National	N
01/31/1996	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2004	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/1996	BANK ONE, UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/1996	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2004	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2004	INFIBANK, N.A.	VISA	National	N
07/31/2004	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
01/31/1996	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2004	KENTUCKY BANK	VISA	Single State	KY
07/31/2004	KLEIN BANK	VISA	Single State	TX
07/31/2004	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/1996	BANK OF THE SIERRA	VISA	National	N
01/31/1996	BANK IV, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2004	NORDSTROM FSB	VISA	National	N
07/31/2004	OAK HILL BANKS	VISA	Single State	OH
07/31/2004	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2004	PULASKI BANK AND TRUST COMPANY	VISA	National	N

Survey of Credit Card Plans

11.9%	V	1	25
16.13%	V	9	25
10.9%	V	1	25
16.7%	V	9	25
19.8%	V	1	25
13.92%	F		25
8.49%	V	9	25
11.24%	V	1	22
18.65%	V	1	25
11.9%	V	1	25
12.89%	F		25
12%	V	1	25
15.96%	F		25
17.9%	V	1	25
7.9%	V	1	25
17.4%	F		25
11.25%	F		25
5.5%	F		25

Survey of Credit Card Plans

$0.00	4, 6	(866) 437-2265
$0.00	N.R.	(800) 945-2006
$0.00	4, 6, 9	(800) 964-3444
$0.00	N.R.	(800) 862-2427
$20.00	N.R.	(800) 945-2006
$0.00	N.R.	(936) 639-5566
$0.00	N.R.	(877) 875-8078
$0.00	2, 3, 4, 6, 8, 9	(800) 347-2548
$0.00	N.R.	(800) 945-2006
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(800) 775-5346
$0.00	4, 6	(800) 833-9295
$0.00	2, 3, 4, 5, 6	(209) 782-4450
$0.00	1, 5, 7, 10	(800) 333-5221
$0.00	4, 6, 10	(800) 964-1800
$0.00	4, 9, 10	(740) 288-9908
$15.00	N.R.	(888) 441-1038
$35.00	N.R.	(800) 217-7715

Survey of Credit Card Plans

07/31/2004	SECURITY NATIONAL BANK AND TRUST COMPANY	VISA	Single State	OH
07/31/2004	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2004	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
01/31/1996	AMERICAN GENERAL FINANCIAL CENTER	VISA	National	N
07/31/2004	TEXAS BANK AND TRUST COMPANY	VISA	Single State	TX
07/31/2004	TEXASBANK	VISA	Single State	TX
01/31/2005	BANK OF THE SIERRA	VISA	Single State	CA
01/31/1996	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
07/31/2004	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2004	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2004	UNITED BANK, INC.	VISA	Regional	R
07/31/2004	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2004	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2004	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2004	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1995	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
07/31/1995	UNITED SECURITY BANK	VISA	Single State	WA

Survey of Credit Card Plans

16.9%	F			6
8.95%	F			25
11%	V	1		25
19.8%	F			25
13.92%	F			25
13.44%	F			25
12.99%	F			25
19.5%	V	1		25
13.9%	F			30
10.29%	V	1		25
10%	V	1		25
14.92%	F			25
17.1%	V	1		25
13.9%	F			25
9.75%	V	1		25
18.15%	V	1		25
12.96%	F			25

Survey of Credit Card Plans

$0.00	N.R.	(937) 324-6828
$35.00	4	(800) 636-5151
$25.00	2, 4, 6	(830) 379-5236
$0.00	N.R.	(800) 828-6673
$0.00	4	(903) 237-5680
$0.00	N.R.	(817) 560-6491
$0.00	4, 6	(559) 782-4450
$20.00	N.R.	(800) 733-1732
$0.00	4, 5, 6, 8, 9, 10	(601) 208-4900
$0.00	5, 9	(800) 285-8585
$0.00	9, 10	(800) 242-7600
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$15.00	4	(800) 445-9934
$12.00	4, 10	(509) 467-9084

Survey of Credit Card Plans

07/31/2004	WORLD'S FOREMOST BANK	VISA	National	N
07/31/2004	WYOMING COUNTY BANK	VISA	Single State	NY
07/31/1995	UNITED NATIONAL BANK	VISA	Regional	R
01/31/2005	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1995	U.S. BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1995	STATE SAVINGS BANK	VISA	Single State	OH
01/31/2005	AMSOUTH BANK	VISA	Regional	R
01/31/2005	ARVEST BANK	VISA	Regional	R
07/31/1995	SOCIETY NATIONAL BANK	VISA	Regional	R
01/31/2005	BANK, THE	VISA	Single State	NJ
01/31/2005	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/1995	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1995	SECURITY SAVINGS BANK, F.S.B	VISA	National	N
01/31/2005	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1995	SCOTT VALLEY BANK	VISA	Single State	CA
07/31/1995	S & T BANK	VISA	Single State	PA
01/31/2005	CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2005	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/2005	COMMUNITY NATIONAL BANK	VISA	Single State	VT

Survey of Credit Card Plans

11.99%	V	1	30
15.96%	F		25
16.99%	V	1	25
15%	F		25
18.65%	V	1	25
14.63%	F		25
13.9%	V	1	26
16.9%	V	1	25
15.7%	V	4	25
12%	V	1	25
13.67%	V	1	25
10.25%	F		25
12.52%	V	1	25
9.15%	V	1	25
14.88%	F		25
9.96%	F		25
7.99%	F		20
11.65%	V	1	25
13.56%	F		25

Survey of Credit Card Plans

$0.00	1, 4	(800) 850-8402
$18.00	4, 5, 6, 8	(800) 336-2265
$0.00	10	(800) 242-7600
$15.00	4, 6	(518) 584-5844
$0.00	1, 4, 6	(800) 872-2699
$0.00	N.R.	(800) 421-9543
$0.00	2, 4, 6	(800) 231-7493
$0.00	4	(800) 356-8085
$20.00	2, 3, 4, 6	(800) 624-7634
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4	(316) 681-2265
$35.00	4, 8	(800) 636-5151
$0.00	2, 3, 4, 5, 6	(800) 573-6089
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$15.00	4, 5, 7	(916) 842-7244
$15.00	4	(800) 325-2265
$0.00	N.R.	(800) 432-3117
$0.00	3, 4, 6	(800) 676-6639
$0.00	N.R.	(802) 334-7915

Survey of Credit Card Plans

01/31/2005	COMPASS BANK	VISA	Regional	R
07/31/1995	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
01/31/2005	COUNTY NATIONAL BANK	VISA	National	N
01/31/2005	CROSS COUNTRY BANK	VISA	National	N
01/31/2005	DELAWARE NATIONAL BANK	VISA	Regional	R
07/31/1995	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Regional	R
07/31/1995	KELLY FIELD NATIONAL BANK	VISA	Single State	TX
07/31/1995	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/1995	INTRUST BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1995	FLEET BANK	VISA	National	N
07/31/1995	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/2005	FIRST COUNTY BANK	VISA	Single State	CT
01/31/2005	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1995	FIRST WESTERN BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1995	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2005	FIRST INTERSTATE BANK	VISA	Regional	R
07/31/1995	FIRST USA BANK	VISA	Regional	R
01/31/2005	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT

Survey of Credit Card Plans

15.24%	V	9	25
17.9%	F		25
14.88%	F		15
23.99%	V	1	0
12%	V	1	25
16.25%	V	1	30
13.92%	F		25
19.5%	F		25
16.8%	F		25
16.9%	V	1	25
18%	F		25
10.9%	V	1	25
8.9%	V	1	25
15.65%	V	1	25
16.98%	F		25
16%	V	1	25
15.99%	V	1	25
15.6%	F		25

Survey of Credit Card Plans

$0.00	9	(800) 239-5175
$18.00	4	(800) 274-5060
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$50.00	N.R.	(302) 326-4200
$0.00	2, 3, 4, 6	(800) 833-9295
$25.00	4	(800) 724-3222
$0.00	4	(210) 681-5100
$15.00	N.R.	(800) 247-4714
$0.00	N.R.	(800) 222-7458
$20.00	4	(800) 537-3777
$18.00	4	(800) 432-3209
$25.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$0.00	4, 10	(800) 837-6669
$15.00	4, 8	(800) 634-8803
$0.00	2, 4, 5, 6, 8	(406) 255-5434
$0.00	3, 4, 6	(800) 955-9900
$0.00	5, 7	(406) 467-2531

Survey of Credit Card Plans

	THE			
01/31/2005	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/2005	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1995	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/1995	SUN CAPITAL BANK	VISA	National	N
01/31/2005	FIRST PENN BANK	VISA	National	N
01/31/2005	FIRST SECURITY BANK	VISA	Single State	AR
01/31/2005	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1995	FIRST SECURITY BANK OF IDAHO, NATIONAL ASSOCIATION	VISA	Single State	ID
07/31/1995	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	Single State	SD
07/31/1995	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1995	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
01/31/2005	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2005	INFIBANK, N.A.	VISA	National	N
01/31/2005	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
01/31/2005	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
07/31/1995	FIRST FIDELITY BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1995	FIRST BANK, FEDERAL SAVINGS	VISA	Regional	R

Survey of Credit Card Plans

19.8%	F		25
7.99%	V	9	25
16.65%	V	1	30
14.88%	F		25
11.9%	V	1	25
8.99%	F		25
10.9%	V	1	25
17.9%	V	1	25
17.8%	V	9	25
19.75%	V	9	25
11.9%	V	1	25
13.92%	F		25
9.27%	V	9	25
12.24%	V	1	22
12%	V	1	25
17.8%	V	1	25
17.65%	V	1	25

Survey of Credit Card Plans

$72.00	N.R.	(800) 796-7980
$0.00	2, 3, 4, 6, 9	(402) 696-6014
$0.00	N.R.	(800) 234-2840
$0.00	4, 10	(800) 423-7503
$0.00	4, 6	(866) 437-2265
$0.00	1, 3, 4, 6	(479) 527-7078
$0.00	4, 6, 9	(303) 235-1369
$0.00	4, 6	(800) 445-2689
$0.00	4	(800) 688-7070
$0.00	4, 5, 10	(800) 688-7070
$39.00	4	(404) 842-3262
$0.00	N.R.	(936) 639-5566
$0.00	N.R.	(877) 875-8078
$0.00	2, 3, 4, 6, 8, 9	(800) 347-2548
$0.00	2, 3, 4, 6	(800) 833-9295
$15.00	1	(800) 338-0644
$20.00	N.R.	(800) 285-8585

Survey of Credit Card Plans

	BANK			
01/31/2005	NORDSTROM FSB	VISA	National	N
07/31/1995	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA	National	N
07/31/1995	FEDERAL SAVINGS BANK	VISA	National	N
01/31/2005	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/1995	FCC NATIONAL BANK	VISA	National	N
07/31/1995	EUROPEAN AMERICAN BANK	VISA	Single State	NY
07/31/1995	DIAL BANK	VISA	Regional	R
01/31/2005	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2005	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
07/31/1995	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2005	TCM BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2005	TEXASBANK	VISA	Single State	TX
07/31/1995	COMMUNITYFIRST BANK	VISA	National	N
01/31/2005	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/1995	COLORADO NATIONAL BANK	VISA	Regional	R
01/31/2005	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2005	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

9.15%	V	1	25
17.9%	V	1	25
9.94%	V	8	25
5.5%	F		25
19.8%	V	1	25
18.2%	V	1	25
19.8%	F		25
8.95%	F		25
12%	V	1	25
17.8%	V	1	25
12.9%	V	1	25
13.44%	F		25
16.8%	F		25
13.49%	V	1	25
17.65%	V	1	25
14.92%	F		25
11.15%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6, 10	(800) 964-1800
$20.00	N.R.	(800) 285-8585
$33.00	N.R.	(800) 285-9090
$35.00	N.R.	(800) 217-7715
$0.00	N.R.	(800) 368-4535
$0.00	N.R.	(516) 296-6028
$20.00	N.R.	(605) 336-3933
$35.00	4	(800) 636-5151
$25.00	2, 4, 6, 9	(830) 379-5236
$18.00	N.R.	(800) 833-3010
$0.00	4, 8, 9, 10	(800) 883-0131
$0.00	N.R.	(817) 560-6492
$20.00	1, 4, 5, 6, 7, 8, 10	(615) 374-2116
$40.00	5, 9	(800) 285-8585
$20.00	N.R.	(800) 285-8585
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2005	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/2005	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1995	COLONIAL NATIONAL BANK USA	VISA	National	N
01/31/2005	WORLD'S FOREMOST BANK	VISA	National	N
01/31/2005	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/1995	CITIZENS BANK OF PASO ROBLES, NATIONAL ASSOCIATION	VISA	Single State	CA
07/31/2005	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1995	CENTRAL BANK	VISA	Regional	R
07/31/2005	AMSOUTH BANK	VISA	Regional	R
07/31/1995	CAPITAL ONE BANK	VISA	National	N
07/31/2005	ARVEST BANK	VISA	Regional	R
07/31/1995	BROADWAY NATIONAL BANK	VISA	Single State	TX
07/31/2005	BANK OF THE SIERRA	VISA	Single State	CA
07/31/2005	BANK, THE	VISA	Single State	NJ
07/31/2005	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/1995	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2005	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1995	BANK ONE, DAYTON, NATIONAL	VISA	Single State	OH

Survey of Credit Card Plans

	13.9%	F		25
	10.75%	V	1	25
	13.78%	V	1	25
	13.24%	V	1	20
	13.99%	F		25
	16.8%	F		25
	15%	F		25
	18%	F		25
	13.9%	V	1	26
	19.8%	F		25
	16.9%	V	1	25
	13.92%	V	4	0
	12.99%	F		25
	13%	V	1	25
	14.42%	V	1	25
	16.9%	V	1	25
	11.99%	V	1	22
	19.8%	F		30

Survey of Credit Card Plans

$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$30.00	3, 4, 6	(800) 544-2028
$0.00	1, 6	(800) 850-8402
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$0.00	4, 5, 10	(800) 423-7503
$15.00	4, 6	(518) 584-5844
$12.00	N.R.	(318) 362-8466
$0.00	2, 4, 6	(800) 231-7493
$18.00	10	(800) 955-7070
$0.00	4, 6	(800) 356-3916
$0.00	N.R.	(210) 283-6555
$0.00	4, 6	(559) 782-4450
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4	(800) 675-6284
$20.00	N.R.	(800) 945-2006
$0.00	2, 3, 4, 6, 10	(888) 269-2273
$20.00	N.R.	(800) 847-2911

Survey of Credit Card Plans

	ASSOCIATION			
07/31/2005	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1995	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1995	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2005	CHASE BANK USA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1995	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1995	BANK OF THE SIERRA	VISA	National	N
07/31/2005	CITIZENS AND NORTHERN BANK	VISA	Regional	R
07/31/1995	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1995	AMERICAN GENERAL FINANCIAL CENTER	VISA	National	N
07/31/2005	COMMUNITY NATIONAL BANK	VISA	Single State	VT
07/31/2005	COMPASS BANK	VISA	Regional	R
07/31/1995	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
07/31/2005	COUNTY NATIONAL BANK	VISA	National	N
07/31/2005	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/1995	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

9.9%	V	1	25
15.15%	V	1	25
19.8%	V	1	25
7.99%	F		20
18.65%	V	1	25
15.96%	F		25
12.4%	V	1	25
17.9%	V	1	25
19.8%	F		25
13.56%	F		25
16.24%	V	9	25
19.5%	V	1	25
14.88%	F		30
13%	V	1	25
19.8%	F		25

Survey of Credit Card Plans

$0.00	3, 4, 5, 6, 9	(800) 476-4228
$20.00	N.R.	(800) 945-1111
$20.00	N.R.	(800) 945-2006
$0.00	N.R.	(866) 557-0849
$0.00	N.R.	(800) 945-2006
$0.00	2, 3, 4, 6, 10	(800) 974-4406
$0.00	3, 4, 6	(800) 676-6639
$0.00	1, 5, 7, 10	(800) 333-5221
$0.00	N.R.	(800) 828-6673
$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$20.00	N.R.	(800) 733-1732
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$0.00	2, 3, 4, 6	(800) 833-9295
$18.00	N.R.	(800) 642-4720

Survey of Credit Card Plans

01/31/1995	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1995	STATE SAVINGS BANK	VISA	Single State	OH
01/31/1995	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1995	SOCIETY NATIONAL BANK	VISA	Regional	R
07/31/2005	FIRST COUNTY BANK	VISA	Single State	CT
07/31/2005	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1995	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1995	SIGNET BANK/VIRGINIA	VISA	National	N
01/31/1995	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
07/31/2005	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
07/31/2005	FIRST NATIONAL BANK OF MARIN	VISA	National	N
07/31/2005	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2005	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1995	S & T BANK	VISA	Single State	PA
07/31/2005	FIRST PENN BANK	VISA	National	N
07/31/2005	FIRST SECURITY BANK	VISA	Single State	AR
07/31/2005	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/1995	PEOPLE'S BANK	VISA	National	N
07/31/2005	HUNTINGTON STATE BANK	VISA	Single State	TX

Survey of Credit Card Plans

16.49%	V	1	25
14.63%	F		25
17%	V	1	25
15.14%	V	4	25
12.4%	V	1	25
9.9%	V	1	25
9.75%	F		25
19.8%	F		25
15.25%	V	3	25
15.6%	F		25
23.9%	F		25
13.9%	F		25
9.99%	V	9	25
9.96%	F		0
11.9%	V	1	25
9.99%	F		25
12.4%	V	1	25
11.5%	F		25
13.92%	F		25

Survey of Credit Card Plans

$0.00	10	(800) 242-7600
$0.00	N.R.	(800) 421-9543
$20.00	2, 3, 5, 8	(513) 762-8836
$20.00	2, 3, 4, 6	(216) 689-7770
$25.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$35.00	4, 8	(800) 636-5151
$18.00	10	(800) 955-7070
$18.00	2, 4, 5, 6, 7	(800) 356-8085
$0.00	5, 7	(406) 467-2531
$69.00	N.R.	(800) 796-7980
$20.00	N.R.	(605) 336-3933
$0.00	2, 3, 4, 6, 9	(800) 688-7070
$0.00	4	(412) 479-5030
$0.00	4, 6	(866) 437-2265
$0.00	1, 3, 4, 6	(479) 527-7078
$0.00	4, 6	(800) 964-3444
$25.00	N.R.	(800) 426-1114
$0.00	N.R.	(936) 639-5566

Survey of Credit Card Plans

07/31/2005	INFIBANK, N.A.	VISA	National	N
07/31/2005	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
07/31/2005	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/1995	NATWEST BANK NATIONAL ASSOCIATION	VISA	National	N
07/31/2005	NORDSTROM FSB	VISA	National	N
01/31/1995	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/1995	LEADER FEDERAL BANK FOR SAVINGS	VISA	Regional	R
01/31/1995	KELLY FIELD NATIONAL BANK	VISA	Single State	TX
01/31/1995	JCPENNEY NATIONAL BANK	VISA	National	N
01/31/1995	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/1995	FIRST WESTERN BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2005	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/1995	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/1995	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2005	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2005	SOLVAY BANK	VISA	Single State	NY

Survey of Credit Card Plans

10.33%	V	9	25
13.24%	V	1	22
13%	V	1	25
18.4%	V	1	25
10.15%	V	1	25
15.75%	V	1	25
14.9%	F		25
13.92%	F		25
19.5%	F		25
18%	F		25
15.4%	V	1	25
6.5%	F		25
16.98%	F		25
16.4%	V	1	30
11.25%	F		25
14.88%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(877) 875-8078
$0.00	2, 3, 4, 6, 8, 9	(800) 347-2548
$0.00	2, 3, 4, 6	(800) 833-9295
$20.00	4, 5, 6	(800) 677-6677
$0.00	4, 6, 10	(800) 964-1800
$25.00	4, 6	(800) 724-3222
$20.00	2, 3, 4, 8, 10	(800) 874-8771
$0.00	N.R.	(210) 681-5100
$15.00	N.R.	(800) 247-4714
$18.00	4	(800) 432-3209
$0.00	4, 10	(412) 652-7146
$35.00	N.R.	(800) 217-7715
$15.00	4, 8	(800) 634-8803
$0.00	N.R.	(800) 234-2840
$35.00	4	(800) 636-5151
$0.00	N.R.	(315) 468-1661

Survey of Credit Card Plans

07/31/2005	STATE BANK & TRUST OF SEGUIN, TEXAS	VISA	Single State	TX
01/31/1995	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
07/31/2005	TEXASBANK	VISA	Single State	TX
01/31/1995	FIRST SECURITY BANK OF IDAHO, NATIONAL ASSOCIATION	VISA	Single State	ID
07/31/2005	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2005	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2005	UNITED BANK, INC.	VISA	Regional	R
01/31/1995	FIRST NATIONAL BANK SOUTH DAKOTA	VISA	Single State	SD
07/31/2005	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2005	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2005	WHITNEY NATIONAL BANK	VISA	Regional	R
01/31/1995	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2005	WORLD'S FOREMOST BANK	VISA	National	N
07/31/2005	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2006	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/2006	AMERICAN BANK OF TEXAS - SEGUIN	VISA	Single State	TX
01/31/1995	FIRST FIDELITY BANK, NATIONAL	VISA	Regional	R

Survey of Credit Card Plans

9%	V	1	25
17.4%	V	1	25
13.44%	F		25
17.4%	V	1	25
15.9%	F		30
14.49%	V	1	25
12%	V	1	25
19.75%	V	9	0
14.92%	F		25
12.15%	V	1	25
11.75%	V	1	25
19.75%	V	9	0
13.99%	V	1	20
13.99%	F		25
15%	F		25
10%	V	1	25
17.3%	V	1	25

Survey of Credit Card Plans

$25.00	2, 4, 6, 9	(830) 379-5236
$0.00	4, 5, 6	(800) 445-2689
$0.00	N.R.	(817) 560-6492
$0.00	4, 6	(800) 445-2689
$0.00	2, 4, 5, 6, 8, 9, 10	(601) 208-7685
$0.00	N.R.	(800) 285-8585
$0.00	9, 10	(800) 242-7600
$0.00	4	(800) 688-7070
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720
$0.00	N.R.	(504) 838-6565
$0.00	4, 5, 10	(800) 688-7070
$0.00	1, 6	(800) 850-8402
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	4, 6	(518) 584-5844
$25.00	2, 4, 6, 9	(830) 379-5236
$15.00	1	(800) 338-0644

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2006	ARVEST BANK	VISA	Regional	R
01/31/1995	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA	National	N
01/31/2006	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2006	BANK, THE	VISA	Single State	NJ
01/31/2006	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2006	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1995	FEDERAL SAVINGS BANK	VISA	National	N
01/31/2006	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/1995	EUROPEAN AMERICAN BANK	VISA	Single State	NY
01/31/2006	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2006	CHASE BANK USA, NATIONAL ASSOCIATION	VISA	National	N
01/31/1995	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2006	CITIZENS AND NORTHERN BANK	VISA	Regional	R
01/31/1995	COLORADO NATIONAL BANK	VISA	Regional	R
01/31/2006	CITRUS BANK, N.A.	VISA	National	N
01/31/2006	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1995	COLONIAL NATIONAL BANK USA	VISA	National	N

Survey of Credit Card Plans

16.9%	V	1	25
17.9%	V	1	25
12.99%	F		25
14.25%	V	1	25
15.67%	V	1	25
13.49%	V	1	22
9.72%	V	8	25
11.15%	V	1	25
17.7%	V	1	25
18%	F		25
8.99%	F		20
17.8%	V	1	25
13.4%	V	1	25
17.4%	V	1	25
9.49%	V	1	20
11.49%	V	1	25
13.26%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6	(800) 356-8085
$20.00	N.R.	(800) 285-8585
$0.00	4, 6	(559) 782-4450
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284
$0.00	1, 2, 3, 4, 6, 10	(888) 269-2273
$33.00	N.R.	(800) 285-9090
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	N.R.	(516) 296-6028
$20.00	N.R.	(800) 637-6884
$0.00	N.R.	(866) 557-0849
$20.00	N.R.	(800) 833-3010
$0.00	3, 4, 6	(800) 676-6639
$12.00	N.R.	(800) 933-4433
$40.00	9	(772) 778-4100
$0.00	2, 4, 6, 9, 10	(800) 937-2000
$30.00	3, 4, 6	(800) 544-2028

Survey of Credit Card Plans

01/31/2006	COMMUNITY NATIONAL BANK	VISA	Single State	VT
01/31/2006	COMPASS BANK	VISA	Regional	R
01/31/2006	COUNTY NATIONAL BANK	VISA	National	N
01/31/2006	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/2006	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
01/31/1995	CENTRAL BANK	VISA	Regional	R
01/31/1995	CAPITAL ONE BANK	VISA	Regional	R
01/31/1995	BROADWAY NATIONAL BANK	VISA	Single State	TX
01/31/2006	FIRST COUNTY BANK	VISA	Single State	CT
01/31/2006	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1995	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2006	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2006	FIRST NATIONAL BANK OF MARIN	VISA	National	N
01/31/2006	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1995	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	VISA	Single State	OH
01/31/2006	FIRST PENN BANK	VISA	National	N
01/31/2006	FIRST SECURITY BANK	VISA	Single State	AR

Survey of Credit Card Plans

13.56%	F		25
17.24%	V	9	25
14.89%	F		30
14.25%	V	1	25
11.99%	V	1	25
18%	F		25
19.8%	F		25
13.92%	V	4	0
13.4%	V	1	25
11.4%	V	1	25
16.9%	V	1	25
15.6%	F		25
23.9%	F		25
11.99%	V	9	25
15.15%	V	1	25
9.99%	F		25
9.99%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	1, 6, 9	(800) 447-2823
$12.00	N.R.	(318) 362-8466
$18.00	10	(800) 955-7070
$0.00	N.R.	(210) 283-6552
$25.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$0.00	N.R.	(216) 742-5018
$0.00	5, 7	(406) 467-2531
$69.00	N.R.	(800) 796-7980
$0.00	2, 3, 4, 6, 9	(800) 688-7070
$20.00	N.R.	(216) 352-5993
$0.00	4	(866) 437-2265
$0.00	1, 3, 4, 6	(479) 527-7078

Survey of Credit Card Plans

01/31/1995	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
01/31/2006	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/2006	GREENVILLE NATIONAL BANK	VISA	Single State	OH
01/31/2006	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2006	INFIBANK, N.A.	VISA	National	N
01/31/2006	INTERNATIONAL BANK OF COMMERCE	VISA	National	N
01/31/2006	KENTUCKY BANK	VISA	Single State	KY
01/31/2006	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/1995	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1995	1ST FINANCIAL BANK SOUTH DAKOTA	VISA	National	N
01/31/2006	NORDSTROM FSB	VISA	National	N
01/31/2006	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1994	UNITED NATIONAL BANK	VISA	Regional	R
07/31/1994	STATE SAVINGS BANK	VISA	Single State	OH
01/31/2006	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/2006	SECURITY NATIONAL BANK AND TRUST COMPANY	VISA	Single State	OH
01/31/2006	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1994	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R

Survey of Credit Card Plans

	18.4%	V	1	25
	13.9%	V	1	25
	17.99%	F		25
	13.92%	F		25
	11.99%	V	9	25
	13.24%	V	1	22
	15.15%	V	1	25
	14.25%	V	1	25
	15.9%	F		25
	19.5%	V	1	25
	11.15%	V	1	25
	14.25%	F		25
	15.24%	V	1	25
	14.63%	F		30
	7.99%	F		25
	16.9%	F		25
	12.25%	F		25
	11.15%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(216) 972-1322
$0.00	4, 6	(800) 964-3444
$0.00	N.R.	(937) 548-1114
$0.00	N.R.	(936) 639-5566
$0.00	N.R.	(877) 875-8078
$0.00	2, 3, 4, 6, 8, 9	(800) 347-2548
$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(800) 833-9295
$25.00	1, 8	(800) 333-5221
$20.00	N.R.	(800) 733-1732
$0.00	4, 6, 10	(800) 964-1800
$15.00	N.R.	(740) 441-9148
$0.00	10	(800) 242-7600
$0.00	N.R.	(800) 421-9543
$35.00	N.R.	(800) 217-7715
$0.00	N.R.	(937) 324-6828
$35.00	4	(800) 636-5151
$0.20	2, 3, 5, 10	(513) 762-8836

Survey of Credit Card Plans

01/31/2006	STEUBEN TRUST COMPANY	VISA	Regional	R
01/31/2006	TEXASBANK	VISA	Single State	TX
01/31/2006	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2006	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/2006	UNITED BANK, INC.	VISA	Regional	R
07/31/1994	SOCIETY NATIONAL BANK	VISA	Regional	R
01/31/2006	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2006	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2006	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/2006	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1994	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1994	SIGNET BANK/VIRGINIA	VISA	National	N
01/31/2006	WORLD'S FOREMOST BANK	VISA	National	N
01/31/2006	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/1994	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
07/31/2006	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1994	S & T BANK	VISA	Single State	PA
07/31/2006	ARVEST BANK	VISA	Regional	R

Survey of Credit Card Plans

	13.92%	F		25
	13.44%	F		25
	11.4%	V	1	30
	11.49%	V	1	25
	13.25%	V	1	25
	13.45%	V	4	25
	14.92%	F		25
	13.15%	V	1	25
	13.9%	F		25
	13.25%	V	1	25
	8.5%	F		25
	19.8%	F		25
	15.24%	V	1	20
	13.09%	F		25
	13.74%	V	3	30
	15.15%	F		25
	9.96%	F		25
	19.9%	V	1	25

Survey of Credit Card Plans

$18.00	4, 5, 6, 7, 8, 10	(607) 324-5010
$0.00	N.R.	(817) 560-6491
$0.00	2, 4, 5, 6, 8, 9, 10	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	10	(800) 242-7600
$20.00	2, 3, 4, 5, 6	(216) 689-7770
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$35.00	4, 8	(501) 534-4949
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$0.00	1, 6	(800) 850-8402
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$18.00	2, 4, 5, 6, 7	(800) 356-8085
$15.00	4, 6	(518) 584-5844
$15.00	4	(412) 479-5030
$0.00	4, 6, 8	(800) 356-8085

Survey of Credit Card Plans

07/31/1994	PNC NATIONAL BANK	VISA	National	N
07/31/2006	BANK OF THE SIERRA	VISA	Single State	CA
07/31/2006	BANK, THE	VISA	Single State	NJ
07/31/2006	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/1994	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2006	BB&T BANKCARD CORPORATION	VISA	Regional	R
07/31/2006	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1994	PNC BANK, DELAWARE	VISA	National	N
07/31/2006	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/2006	CAPITAL ONE BANK	VISA	National	N
07/31/2006	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1994	PEOPLE'S BANK	VISA	National	N
07/31/2006	CHASE BANK USA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1994	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
07/31/1994	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
07/31/1994	LEADER FEDERAL BANK FOR SAVINGS	VISA	Regional	R
07/31/2006	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R

Survey of Credit Card Plans

	17.99%	V	1	25
	12.99%	F		25
	15%	V	1	25
	16.42%	V	1	25
	17.99%	V	1	25
	11.9%	V	1	25
	14.24%	V	1	22
	17.99%	V	1	25
	11.9%	V	1	25
	19.8%	V	1	25
	18%	F		25
	11.5%	F		25
	8.99%	F		20
	17.9%	F		25
	14.5%	V	1	25
	14.9%	F		25
	12.24%	V	1	25

Survey of Credit Card Plans

$18.00	N.R.	(800) 762-2273
$0.00	4, 6	(559) 782-4450
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284
$18.00	N.R.	(513) 651-8072
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	1, 2, 3, 4, 6, 10	(888) 269-2273
$18.00	N.R.	(800) 762-2273
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	N.R.	(800) 955-7070
$20.00	N.R.	(800) 637-6884
$25.00	4	(800) 426-1114
$0.00	N.R.	(888) 684-7370
$18.00	4	(800) 274-5060
$25.00	4, 6	(800) 724-3222
$20.00	4	(800) 874-8771
$0.00	3, 4, 6, 9, 10	(800) 937-2000

Survey of Credit Card Plans

07/31/1994	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/2006	COMMUNITY NATIONAL BANK	VISA	Single State	VT
07/31/2006	COMPASS BANK	VISA	Regional	R
07/31/1994	FLEET BANK	VISA	National	N
07/31/2006	COUNTY NATIONAL BANK	VISA	National	N
07/31/2006	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2006	DELAWARE NATIONAL BANK	VISA	Regional	R
07/31/1994	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
07/31/2006	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
07/31/1994	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/1994	FIRST USA BANK	VISA	Regional	R
07/31/1994	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
07/31/2006	FIRST COUNTY BANK	VISA	Single State	CT
07/31/2006	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1994	FIRST SECURITY BANK OF NEW MEXICO, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1994	FIRST SECURITY BANK OF IDAHO, NATIONAL ASSOCIATION	VISA	Single State	ID
07/31/1994	FIRST NATIONAL BANK SOUTH	VISA	Regional	R

Survey of Credit Card Plans

19.5%	F		25
13.56%	F		25
18.24%	V	9	25
14.65%	V	1	25
14.88%	F		30
23.9%	F		25
15%	V	1	25
18%	F		25
13.24%	V	1	25
16.98%	F		25
14.15%	V	1	25
16.15%	V	1	25
14.15%	V	1	25
11.9%	V	1	25
16.75%	V	1	25
16.15%	V	1	25
19.8%	V	9	0

Survey of Credit Card Plans

$15.00	N.R.	(800) 247-4714
$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$20.00	4	(800) 537-3777
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$69.00	N.R.	(877) 825-3242
$0.00	2, 3, 4, 6	(800) 833-9295
$18.00	4	(800) 432-3209
$0.00	1, 6, 9	(800) 447-2823
$15.00	4, 8	(800) 634-8803
$0.00	N.R.	(800) 955-9900
$0.00	4, 5, 6	(800) 445-2689
$25.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$0.00	4, 6	(800) 727-7927
$0.00	4, 6	(800) 445-2689
$0.00	4	(800) 688-7070

Survey of Credit Card Plans

	DAKOTA			
07/31/2006	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
07/31/2006	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1994	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2006	FIRST PENN BANK	VISA	National	N
07/31/2006	FIRST SECURITY BANK	VISA	Single State	AR
07/31/1994	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/2006	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1994	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA
07/31/2006	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2006	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/2006	INFIBANK, N.A.	VISA	National	N
07/31/2006	KENTUCKY BANK	VISA	Single State	KY
07/31/2006	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
07/31/1994	FIRST FIDELITY BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2006	NORDSTROM FSB	VISA	National	N
07/31/2006	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1994	FCC NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

15.6%	F		25
9.99%	V	9	20
19.75%	V	9	0
9.99%	F		25
9.99%	F		25
10.15%	V	1	25
14.9%	V	1	25
17.9%	F		25
13.92%	F		25
15.17%	V	1	25
12.99%	V	9	25
16.15%	V	1	25
15%	V	1	25
16.05%	V	1	25
12.15%	V	1	25
15%	F		25
15.6%	V	1	25

Survey of Credit Card Plans

$0.00	5, 7	(406) 467-2531
$0.00	2, 3, 4, 6, 9	(800) 688-7070
$0.00	4, 5, 10	(800) 688-7070
$0.00	4, 6	(866) 437-2265
$0.00	1, 3, 4, 6	(479) 527-7078
$39.00	4, 5	(800) 842-3262
$0.00	4, 6	(800) 964-3444
$18.00	4	(800) 955-5050
$0.00	N.R.	(936) 639-5566
$15.00	1, 3, 4, 5, 6	(208) 947-5338
$0.00	N.R.	(877) 875-8078
$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(800) 833-9295
$15.00	1	(800) 238-0644
$0.00	4, 6	(800) 964-1800
$15.00	N.R.	(740) 441-9148
$0.00	2, 4, 6, 10	(800) 368-4535

Survey of Credit Card Plans

07/31/1994	EUROPEAN AMERICAN BANK	VISA	National	N
07/31/2006	PULASKI BANK AND TRUST COMPANY	VISA	National	N
07/31/2006	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2006	SOLVAY BANK	VISA	Single State	NY
07/31/1994	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2006	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2006	U.S. BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2006	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2006	UNITED BANK, INC.	VISA	Regional	R
07/31/1994	COLORADO NATIONAL BANK	VISA	Regional	R
07/31/2006	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2006	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2006	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2006	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1994	BROADWAY NATIONAL BANK	VISA	Single State	TX
07/31/1994	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2006	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2007	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY

Survey of Credit Card Plans

16.45%	V	1	25
7.99%	F		25
13.25%	F		25
14.88%	F		25
17.8%	V	1	25
12.15%	V	1	30
12.24%	V	1	25
12.24%	V	1	25
14%	V	1	25
15.7%	V	1	25
14.92%	F		25
14.15%	V	1	25
19%	F		25
14.25%	V	1	25
13.92%	V	4	0
17.51%	V	1	25
13.99%	F		25
15%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(516) 296-6028
$35.00	9	(800) 217-7715
$35.00	4	(800) 636-5151
$0.00	N.R.	(315) 468-1661
$20.00	N.R.	(800) 833-3010
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	9	(800) 285-8585
$0.00	9, 10	(800) 242-7600
$12.00	N.R.	(800) 933-4433
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$0.00	10	(210) 283-6552
$0.00	N.R.	(216) 742-5018
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	4, 6	(518) 584-5844

Survey of Credit Card Plans

07/31/1994	BANK ONE, CLEVELAND, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1994	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1994	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
01/31/2007	ARVEST BANK	VISA	Regional	R
07/31/1994	BANK OF BALTIMORE, THE	VISA	National	N
01/31/2007	BANK OF THE SIERRA	VISA	Single State	CA
01/31/2007	BANK, THE	VISA	Single State	NJ
01/31/2007	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2007	BB&T BANKCARD CORPORATION	VISA	Regional	R
01/31/2007	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1994	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2007	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
01/31/2007	CAPITAL ONE BANK	VISA	National	N
01/31/2007	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1994	UNITED NATIONAL BANK	VISA	Regional	R
01/31/1994	STATE SAVINGS BANK	VISA	Single State	OH
01/31/1994	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R

Survey of Credit Card Plans

15.15%	V	1	25
19.8%	V	1	25
15.9%	V	1	25
19.9%	V	1	25
15.9%	F		25
12.99%	F		25
15.25%	V	1	25
16.67%	V	1	25
12.15%	V	1	25
14.24%	V	1	22
15.9%	F		25
12.15%	V	1	25
19.8%	V	1	25
18%	F		25
9.99%	F		30
14.88%	F		30
14.5%	V	1	25

Survey of Credit Card Plans

$20.00	N.R.	(216) 352-5993
$20.00	N.R.	(513) 985-5706
$0.00	N.R.	(216) 972-1322
$0.00	4, 6, 8	(800) 356-8085
$15.00	4	(800) 252-9002
$0.00	4, 6	(559) 782-4900
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284
$0.00	N.R.	(800) 476-4228
$0.00	1, 2, 3, 4, 6, 10	(888) 269-2273
$25.00	1, 8	(800) 333-5221
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	N.R.	(800) 955-7070
$20.00	N.R.	(800) 637-6884
$0.00	10	(800) 242-7600
$0.00	N.R.	(800) 421-9543
$20.00	2, 3, 10	

Survey of Credit Card Plans

01/31/1994	SOCIETY NATIONAL BANK	VISA	Regional	R
01/31/2007	CNB BANK	VISA	National	N
01/31/2007	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2007	COMMUNITY NATIONAL BANK	VISA	Single State	VT
01/31/2007	COMPASS BANK	VISA	Regional	R
01/31/1994	SIGNET BANK/VIRGINIA	VISA	National	N
01/31/2007	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2007	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/1994	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
01/31/2007	DOLLAR BANK, A FEDERAL SAVINGS BANK	VISA	Regional	R
01/31/2007	EAST PENN BANK	VISA	National	N
01/31/1994	S & T BANK	VISA	National	N
01/31/1994	PNC NATIONAL BANK	VISA	National	N
01/31/1994	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2007	FIRST COUNTY BANK	VISA	Single State	CT
01/31/2007	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1994	PEOPLE'S BANK	VISA	National	N

Survey of Credit Card Plans

	12.74%	V	4	25
	14.88%	F		30
	12.24%	V	1	25
	13.56%	F		25
	18.24%	V	9	25
	19.8%	F		25
	23.9%	F		25
	15.25%	V	1	25
	13.12%	V	3	30
	13.24%	V	1	25
	14.65%	V	1	25
	9.96%	F		25
	17.99%	F		25
	18.9%	V	1	25
	14.15%	V	1	25
	11.9%	V	1	25
	11.5%	F		25

Survey of Credit Card Plans

$20.00	2, 3, 4, 5, 6	(216) 689-7770
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$0.00	3, 6, 9, 10	(800) 937-2000
$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$69.00	N.R.	(877) 825-3242
$0.00	2, 3, 4, 6	(800) 833-9295
$18.00	1, 4, 5, 6	(800) 356-8085
$0.00	1, 6, 9	(800) 447-2823
$0.00	4	(610) 965-5959
$15.00	4, 5, 10	(412) 479-5030
$18.00	4, 5, 8, 10	(800) 762-2273
$18.00	4, 8	(513) 651-8072
$25.00	N.R.	(203) 462-4200
$0.00	N.R.	(800) 768-3248
$25.00	4	(203) 426-1114

Survey of Credit Card Plans

01/31/1994	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
01/31/1994	NATIONAL WESTMINSTER BANK USA	VISA	Regional	R
01/31/2007	FIRST NATIONAL BANK OF FAIRFIELD, THE	VISA	Single State	MT
01/31/2007	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1994	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/2007	FIRST PENN BANK	VISA	National	N
01/31/2007	FIRST SECURITY BANK	VISA	Single State	AR
01/31/2007	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/1994	JCPENNEY NATIONAL BANK	VISA	National	N
01/31/1994	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/1994	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2007	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2007	IDAHO INDEPENDENT BANK	VISA	National	N
01/31/2007	INFIBANK, N.A.	VISA	National	N
01/31/2007	KENTUCKY BANK	VISA	Single State	KY
01/31/2007	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/1994	FIRST USA BANK	VISA	Regional	R
01/31/2007	NORDSTROM FSB	VISA	National	N
01/31/2007	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R

Survey of Credit Card Plans

17.9%	F		25
15.9%	V	1	25
15.6%	F		25
9.99%	V	9	20
13.25%	V	1	25
13.99%	F		25
9.99%	F		25
15.15%	V	1	25
19.5%	F		25
18%	F		25
16.98%	F		25
13.92%	F		25
15.17%	V	1	25
12.99%	V	4	20
16.15%	V	1	25
15.25%	V	1	25
12.9%	V	1	25
12.15%	V	1	25
15.25%	F		25

Survey of Credit Card Plans

$18.00	4	(800) 732-9194
$20.00	4, 6	(516) 420-1122
$0.00	5, 7	(406) 467-2531
$0.00	2, 3, 4, 6, 9, 10	(800) 688-7070
$25.00	4, 6	(800) 724-3222
$0.00	4, 6	(866) 437-2265
$0.00	1, 3, 4, 6	(479) 527-7078
$0.00	2, 4, 6	(800) 964-3444
$15.00	N.R.	(800) 247-4714
$18.00	4	(800) 432-3209
$15.00	4, 8	(800) 634-8803
$0.00	N.R.	(936) 639-5566
$15.00	1, 3, 4, 6	(208) 947-1168
$0.00	N.R.	(877) 875-8078
$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	N.R.	(800) 955-9900
$0.00	3, 4, 6, 10	(800) 964-1800
$15.00	N.R.	(740) 441-9148

Survey of Credit Card Plans

01/31/1994	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/1994	FIRST SECURITY BANK OF IDAHO, NATIONAL ASSOCIATION	VISA	Single State	ID
01/31/2007	PULASKI BANK AND TRUST COMPANY	VISA	National	N
01/31/2007	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1994	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2007	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2007	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/2007	UNITED BANK, INC.	VISA	Regional	R
01/31/1994	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
01/31/2007	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2007	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2007	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/2007	WHITNEY NATIONAL BANK	VISA	Regional	R
01/31/1994	FIRST FIDELITY BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2007	YORK STATE BANK AND TRUST COMPANY	VISA	National	N

Survey of Credit Card Plans

14.9%	V	1	25
14.9%	V	1	25
7.99%	F		25
13.25%	F		25
19.75%	V	9	0
12.15%	V	1	30
12.24%	V	1	25
14.25%	V	1	25
8.9%	V	1	25
14.92%	F		25
17.15%	V	1	25
19.5%	V	1	25
14.25%	V	1	25
14.8%	V	1	25
13.99%	F		25

Survey of Credit Card Plans

$0.00	4, 5, 6	(800) 445-2689
$0.00	4, 5, 6	(800) 445-2689
$35.00	9	(800) 217-7715
$35.00	4	(800) 636-5151
$0.00	4, 5, 10	(800) 688-7070
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	10	(800) 242-7600
$39.00	4, 5	(800) 842-3262
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$15.00	1	(800) 338-0644
$0.00	3, 4, 6, 9, 10	(402) 362-4411

Survey of Credit Card Plans

07/31/2007	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1994	FCC NATIONAL BANK	VISA	National	N
01/31/1994	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
01/31/1994	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2007	ARVEST BANK	VISA	Regional	R
07/31/2007	BANK, THE	VISA	Single State	NJ
07/31/2007	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/2007	BB&T BANKCARD CORPORATION	VISA	Regional	R
07/31/2007	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1994	COLORADO NATIONAL BANK	VISA	Regional	R
07/31/2007	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/2007	CAPITAL ONE BANK	VISA	National	N
07/31/2007	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1994	CENTRAL BANK	VISA	Regional	R
01/31/1994	BROADWAY NATIONAL BANK	VISA	Single State	TX
01/31/1994	BANK ONE, YOUNGSTOWN, NATIONAL ASSOCIATION	VISA	National	N
07/31/2007	CNB BANK	VISA	National	N
01/31/1994	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

	15%	F		25
	19.8%	V	1	25
	17.9%	F		30
	17.8%	V	1	25
	19.9%	V	1	25
	15.25%	V	1	25
	16.67%	V	1	25
	12.15%	V	1	25
	14.24%	V	1	22
	14.9%	V	1	25
	12.15%	V	1	25
	19.8%	V	1	25
	18%	F		25
	18%	F		25
	13.92%	V	4	0
	15.9%	V	1	25
	14.88%	F		30
	19.8%	V	1	25

Survey of Credit Card Plans

$15.00	1, 6	(518) 584-5844
$20.00	4, 10	(800) 368-4535
$15.00	N.R.	(800) 456-2273
$20.00	N.R.	(800) 833-3010
$0.00	4, 6, 8	(800) 356-8085
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284
$0.00	N.R.	(800) 476-4228
$0.00	1, 2, 3, 4, 6, 10	(888) 269-2273
$12.00	N.R.	(800) 933-4433
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	9	(800) 955-7070
$20.00	N.R.	(800) 637-6884
$12.00	4, 10	
$0.00	N.R.	
$20.00	N.R.	(216) 743-8024
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$20.00	N.R.	(513) 985-5706

Survey of Credit Card Plans

07/31/2007	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2007	COMMUNITY NATIONAL BANK	VISA	Single State	VT
07/31/2007	COMPASS BANK	VISA	Regional	R
01/31/1994	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2007	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2007	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/1994	BANK OF DELAWARE	VISA	National	N
01/31/1994	BANK OF BALTIMORE, THE	VISA	National	N
01/31/1994	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	National	N
07/31/2007	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1994	AFBA INDUSTRIAL BANK	VISA	National	N
07/31/2007	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1993	VALLEY STATE BANK	VISA	Regional	R
07/31/2007	FIRST SECURITY BANK	VISA	Single State	AR
07/31/2007	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1993	STATE SAVINGS BANK	VISA	Single State	OH
07/31/1993	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2007	HOME FEDERAL BANK OF TENNESSEE	VISA	Single State	TN

Survey of Credit Card Plans

12.24%	V	1	25
13.56%	F		25
18.24%	V	9	25
15.9%	V	1	25
23.9%	F		25
15.25%	V	1	25
17.9%	F		25
15.9%	F		25
17.76%	F		25
12.15%	V	1	25
12.5%	V	1	25
12.99%	V	9	20
19.8%	V	9	0
9.99%	F		25
15.15%	V	1	25
14.88%	F		30
14.5%	V	1	25
12.84%	F		25

Survey of Credit Card Plans

$0.00	3, 6, 9, 10	(800) 937-2000
$0.00	N.R.	(802) 334-7915
$0.00	N.R.	(800) 239-5175
$0.00	N.R.	(216) 972-1322
$69.00	N.R.	(877) 825-3242
$0.00	2, 3, 4, 6	(800) 833-9295
$18.00	4, 5, 8, 10	(800) 762-2273
$15.00	4	(800) 252-9002
$15.00	N.R.	(800) 333-5221
$0.00	N.R.	(800) 768-3248
$0.00	N.R.	(800) 473-5252
$0.00	1, 2, 3, 4, 6, 7, 9	(800) 688-7070
$0.00	4, 5	(800) 285-8585
$0.00	1, 3, 4, 6	(479) 527-7078
$0.00	2, 4, 6	(800) 964-3444
$0.00	N.R.	(800) 421-9543
$20.00	2, 3, 10	(513) 762-8836
$15.00	N.R.	(865) 541-6830

Survey of Credit Card Plans

	TENNESSEE			
07/31/1993	SOCIETY NATIONAL BANK	VISA	Regional	R
07/31/2007	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2007	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/2007	INFIBANK, N.A.	VISA	National	N
07/31/2007	KENTUCKY BANK	VISA	Single State	KY
07/31/2007	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
07/31/2007	MFB FINANCIAL	VISA	Regional	R
07/31/1993	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	Single State	AR
07/31/1993	SIGNET BANK/VIRGINIA	VISA	National	N
07/31/2007	NORDSTROM FSB	VISA	National	N
07/31/2007	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1993	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA	Regional	R
07/31/1993	REPUBLIC NATIONAL BANK	VISA	Single State	SC
07/31/2007	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2007	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2007	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2007	UNITED BANK, INC.	VISA	Regional	R
07/31/1993	PNC NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

12.63%	V	4	25
13.92%	F		25
15.17%	V	1	25
10.99%	V	9	20
16.15%	V	1	25
15.25%	V	1	25
12.9%	F		25
8%	F		25
19.8%	F		25
12.15%	V	1	25
15.25%	F		25
12.96%	V	3	30
18.6%	F		25
13.25%	F		25
12.15%	V	1	30
12.24%	V	1	25
14.25%	V	1	25
17.99%	F		25

Survey of Credit Card Plans

$20.00	2, 3, 4, 5, 6	(216) 689-5664
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 7	(208) 947-1168
$0.00	N.R.	(877) 875-8078
$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	N.R.	(800) 400-0433
$25.00	4, 8	(501) 541-1240
$18.00	4, 5, 6, 8, 10	(800) 955-7070
$0.00	3, 4, 6, 10	(800) 964-1800
$15.00	N.R.	(740) 441-9148
$18.00	4, 5, 7	(800) 356-8085
$0.00	N.R.	(800) 473-5252
$35.00	4	(800) 636-5151
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	10	(800) 242-7600
$18.00	4, 5, 8, 10	(800) 762-2273

Survey of Credit Card Plans

07/31/1993	PNC BANK, OHIO, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2007	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/1993	PEOPLE'S BANK	VISA	National	N
07/31/2007	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2007	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2007	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1993	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
07/31/1993	NATIONAL WESTMINSTER BANK USA	VISA	Regional	R
07/31/2007	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2008	1ST SUMMIT BANK	VISA	National	N
07/31/1993	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/2008	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1993	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/1993	HOME SAVINGS OF AMERICA, FSB	VISA	Regional	R
01/31/2008	ARVEST BANK	VISA	Regional	R
07/31/1993	FLEET BANK OF NEW YORK	VISA	National	N
01/31/2008	BANK, THE	VISA	Single State	NJ
01/31/2008	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS

Survey of Credit Card Plans

18.9%	V	1	25
14.92%	F		25
11.5%	F		25
16.04%	V	1	25
18%	V	1	25
14.25%	V	1	25
17.9%	F		25
15.9%	V	1	25
13.99%	F		20
10.5%	V	1	25
13.25%	V	1	25
15%	F		25
19.5%	F		25
13.1%	V	7	25
18.4%	V	1	25
14.4%	V	1	25
14.25%	V	1	25
15.67%	V	1	25

Survey of Credit Card Plans

$18.00	4, 8, 10	(513) 651-8068
$0.00	4, 5, 6, 8	(979) 478-6151
$25.00	2, 3, 4, 6, 10	(800) 426-1114
$0.00	9	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$18.00	4	(800) 947-2274
$20.00	4, 6	(516) 420-1122
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$25.00	4, 6	(800) 724-3222
$15.00	4, 6	(518) 584-5844
$15.00	N.R.	(800) 247-4714
$18.00	4, 5, 8, 10	(800) 826-5098
$0.00	4, 6, 8	(800) 356-8085
$20.00	4	(800) 537-3777
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284

Survey of Credit Card Plans

01/31/2008	BB&T BANKCARD CORPORATION	VISA	Regional	R
01/31/2008	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1993	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/2008	BRANCH BANKING AND TRUST COMPANY	VISA	Regional	R
07/31/1993	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2008	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1993	FIRST USA BANK	VISA	Regional	R
07/31/1993	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/2008	CNB BANK	VISA	National	N
01/31/2008	COMMERCE BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2008	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA
07/31/1993	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2008	COMPASS BANK	VISA	Regional	R
07/31/1993	FIRST NATIONAL BANK OF COMMERCE	VISA	Regional	R
01/31/2008	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2008	DELAWARE NATIONAL BANK	VISA	Regional	R
07/31/1993	FIRST NATIONAL BANK OF ATLANTA,	VISA	National	N

Survey of Credit Card Plans

11.15%	V	1	25
13.49%	V	1	22
18%	F		25
11.15%	V	1	25
16.98%	F		25
18%	F		25
12.9%	V	1	25
14.9%	V	1	25
14.88%	F		30
9.99%	V	1	25
11.98%	F		25
19.75%	V	9	0
18.24%	V	9	25
19.8%	V	1	25
23.9%	F		25
14.25%	V	1	25
8.9%	V	1	25

Survey of Credit Card Plans

$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	1, 2, 3, 4, 6, 10	(888) 269-2273
$18.00	4	(800) 432-3209
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$15.00	4, 8	(800) 634-8803
$20.00	N.R.	(800) 637-6884
$0.00	N.R.	(800) 955-9900
$20.00	4, 5, 6	(800) 445-1278
$15.00	3, 4, 5, 6, 8, 10	(800) 492-3221
$0.00	3, 6, 9, 10	(800) 937-2000
$0.00	10	(800) 820-4642
$0.00	4, 5, 10	(800) 688-7070
$0.00	N.R.	(800) 239-5175
$12.00	N.R.	(800) 826-3390
$69.00	N.R.	(877) 825-3242
$0.00	2, 3, 4, 6	(800) 833-9295
$39.00	4	(800) 842-3262

Survey of Credit Card Plans

	THE			
07/31/1993	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA
07/31/1993	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	VISA	Regional	R
01/31/2008	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1993	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA	National	N
07/31/1993	FCC NATIONAL BANK	VISA	National	N
07/31/1993	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
01/31/2008	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1993	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2008	FIRST SECURITY BANK	VISA	Single State	AR
01/31/2008	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2008	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/2008	FNB BANK, NATIONAL ASSOCIATION	VISA	Single State	PA
07/31/1993	CENTRAL BANK	VISA	Regional	R
01/31/2008	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2008	IDAHO INDEPENDENT BANK	VISA	National	N
01/31/2008	INFIBANK, N.A.	VISA	National	N

Survey of Credit Card Plans

17.9%	F		25
18.8%	F		25
11.15%	V	1	25
14.9%	V	1	25
19.8%	V	1	25
17.9%	F		30
12.99%	V	1	20
17.8%	V	1	25
9.99%	F		25
11.9%	V	1	25
14.4%	V	1	25
14.25%	V	1	25
18%	F		25
13.92%	F		25
12.92%	V	1	25
12.99%	V	1	20

Survey of Credit Card Plans

$18.00	4	(805) 955-5050
$15.00	4, 5	(800) 388-0644
$0.00	N.R.	(800) 768-3248
$20.00	4, 5	(800) 285-8585
$20.00	4, 10	(800) 368-4535
$15.00	N.R.	(800) 456-2273
$0.00	1, 2, 3, 4, 6, 7, 9	(888) 530-3626
$20.00	N.R.	(800) 833-3010
$0.00	1, 3, 4, 6	(479) 527-7078
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$0.00	2, 3, 4, 6	(800) 833-9295
$12.00	4, 10	
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 6, 7	(208) 947-1168
$0.00	1, 2, 3, 4, 6, 7, 9	(877) 875-8078

Survey of Credit Card Plans

01/31/2008	KENTUCKY BANK	VISA	Single State	KY
01/31/2008	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
01/31/2008	LOS ALAMOS NATIONAL BANK	VISA	National	N
01/31/2008	MERCER SAVINGS BANK	VISA	Single State	OH
01/31/2008	MFB FINANCIAL	VISA	Regional	R
07/31/1993	BROADWAY NATIONAL BANK	VISA	Single State	TX
01/31/2008	NORDSTROM FSB	VISA	National	N
01/31/2008	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1993	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1993	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/1993	BANK OF HOVEN	VISA	National	N
01/31/2008	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/1993	BANK OF DELAWARE	VISA	National	N
01/31/2008	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2008	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/2008	UNITED BANK, INC.	VISA	Regional	R
01/31/2008	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/1993	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	National	N

Survey of Credit Card Plans

15.15%	V	1	25
14.25%	V	1	25
10.5%	F		30
11.9%	F		25
12.9%	F		25
13.92%	V	4	0
11.15%	V	1	25
14.25%	F		25
19.8%	V	1	25
19.8%	F		25
21%	F		25
11%	F		25
17.9%	F		25
13.9%	V	1	30
9.4%	V	1	25
13.25%	V	1	25
14.92%	F		25
17.76%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(800) 833-9295
$15.00	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 400-0433
$0.00	N.R.	
$0.00	3, 4, 6, 10	(800) 964-1800
$15.00	N.R.	(740) 441-9148
$0.00	N.R.	(513) 576-2386
$20.00	N.R.	(216) 972-1322
$39.00	N.R.	(605) 339-0128
$35.00	4	(800) 636-5151
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	10	(800) 242-7600
$0.00	4, 5, 6, 8	(979) 478-6151
$15.00	N.R.	(800) 333-5221

Survey of Credit Card Plans

01/31/2008	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2008	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
01/31/2008	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1993	AFBA INDUSTRIAL BANK	VISA	National	N
01/31/2008	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/2008	1ST SUMMIT BANK	VISA	National	N
01/31/1993	VALLEY STATE BANK	VISA	Regional	R
07/31/2008	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1993	TEXAS COMMERCE BANKS	VISA	Single State	TX
01/31/1993	STATE SAVINGS BANK	VISA	Single State	OH
07/31/2008	ARVEST BANK	VISA	Regional	R
01/31/1993	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2008	BANK, THE	VISA	Single State	NJ
07/31/2008	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
07/31/2008	BB&T FINANCIAL, FSB	VISA	Regional	R
07/31/2008	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1993	SOCIETY NATIONAL BANK	VISA	Regional	R
07/31/2008	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1993	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	Single State	AR

Survey of Credit Card Plans

14.42%	V	1	25
18%	V	1	25
12.5%	V	1	25
12.5%	V	1	25
13.99%	F		20
9.5%	V	1	25
19.8%	V	9	0
15%	F		25
17.8%	F		25
14.88%	F		25
16.9%	V	1	25
14.5%	V	1	25
12%	V	1	25
13.42%	V	1	25
9.22%	V	1	25
12.49%	V	1	22
12.64%	V	4	25
18%	F		25
8%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$0.00	3, 4, 6	(800) 473-5252
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$0.00	4	(800) 688-7070
$15.00	4, 6	(518) 584-5844
$20.00	4, 5, 8, 10	(800) 843-9629
$0.00	N.R.	(800) 421-9543
$0.00	4, 6, 8	(800) 356-8085
$20.00	2, 3, 4, 5, 10	(800) 999-0619
$0.00	2, 3, 4, 6	(800) 833-9295
$0.00	4, 6	(800) 675-6284
$0.00	3, 4, 5, 6, 9	(800) 476-4228
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$20.00	N.R.	(800) 437-5976
$20.00	N.R.	(800) 637-6884
$25.00	4, 8	(501) 541-1240

Survey of Credit Card Plans

07/31/2008	CHASE BANK USA, NATIONAL ASSOCIATION	VISA	National	N
01/31/1993	REPUBLIC NATIONAL BANK	VISA	Single State	SC
07/31/2008	CNB BANK	VISA	National	N
07/31/2008	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA
07/31/2008	COMPASS BANK	VISA	Regional	R
01/31/1993	PNC NATIONAL BANK	VISA	National	N
07/31/2008	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2008	DELAWARE NATIONAL BANK	VISA	Regional	R
01/31/1993	PEOPLE'S BANK	VISA	National	N
01/31/1993	NATIONAL WESTMINSTER BANK USA	VISA	National	N
07/31/2008	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1994	COLONIAL NATIONAL BANK USA	VISA	National	N
01/31/1993	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/1993	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/2008	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1993	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1993	HOME SAVINGS OF AMERICA, FSB	VISA	Regional	R
07/31/2008	FIRST SECURITY BANK	VISA	Single State	AR

Survey of Credit Card Plans

7.99%	F		20
18.6%	F		25
14.88%	F		30
11.98%	F		25
18.24%	V	9	25
17.99%	F		25
23.9%	F		25
12%	V	1	25
11.5%	F		25
19.8%	F		25
8.9%	V	1	25
17.95%	V	1	25
19.8%	F		30
19.5%	F		25
12.99%	V	1	20
15.4%	V	1	25
13.5%	V	7	25
9.99%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(888) 684-7370
$0.00	N.R.	(800) 473-5252
$15.00	3, 4, 5, 6, 8	(800) 492-3221
$0.00	10	(800) 820-4642
$0.00	N.R.	(800) 239-5175
$18.00	4, 5, 8, 10	(800) 762-2273
$69.00	N.R.	(877) 825-3242
$0.00	2, 3, 4, 6	(800) 833-9295
$25.00	2, 3, 4, 6	(800) 423-3273
$20.00	4, 6	(800) 677-6677
$0.00	N.R.	(800) 768-3248
$0.00	N.R.	(800) 492-2500
$20.00	N.R.	(716) 639-1000
$15.00	N.R.	(800) 247-4714
$0.00	1, 2, 3, 4, 6, 7, 9	(888) 530-3626
$15.00	4, 10	(800) 477-6000
$18.00	4, 5, 8, 10	(800) 826-5098
$0.00	1, 3, 4, 6	(501) 278-2133

Survey of Credit Card Plans

07/31/2008	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2008	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/2008	FNB BANK, NATIONAL ASSOCIATION	VISA	Single State	PA
01/31/1993	FLEET BANK OF NEW YORK	VISA	Regional	R
01/31/1993	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/1993	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/1993	FIRST USA BANK	VISA	Regional	R
07/31/2008	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2008	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/2008	INFIBANK, N.A.	VISA	National	N
07/31/2008	KENTUCKY BANK	VISA	Single State	KY
07/31/2008	LAFAYETTE AMBASSADOR BANK	VISA	Single State	PA
07/31/2008	LOS ALAMOS NATIONAL BANK	VISA	National	N
07/31/2008	MERCER SAVINGS BANK	VISA	Single State	OH
01/31/1993	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/1993	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2008	NORDSTROM FSB	VISA	National	N
07/31/2008	NORTH SIDE BANK AND TRUST	VISA	Regional	R

Survey of Credit Card Plans

10.9%	V	1	25
14.9%	V	1	25
12%	V	1	25
14.4%	V	1	25
18%	F		25
16.98%	F		25
17.9%	F		25
13.92%	F		25
11.92%	V	1	25
12.99%	V	1	20
12.9%	V	1	25
12%	V	1	25
10.5%	F		25
11.9%	F		25
14.57%	V	5	25
19.44%	F		25
9.9%	V	1	25
8%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$0.00	2, 3, 4, 6	(800) 833-9295
$20.00	4	(800) 537-3777
$18.00	4	(800) 432-3209
$15.00	4, 8	(800) 634-8803
$0.00	N.R.	(800) 955-8010
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 6, 7	(208) 947-1168
$0.00	1, 2, 3, 4, 5, 6, 7, 9	(877) 875-8078
$0.00	N.R.	(859) 987-1795
$0.00	2, 3, 4, 6	(717) 581-3672
$15.00	N.R.	(505) 662-5171
$20.00	9	(419) 586-5159
$20.00	4, 5, 6, 8	(800) 445-2689
$18.00	4, 8	(800) 441-8026
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800

Survey of Credit Card Plans

	COMPANY, THE			
07/31/2008	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/1993	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1993	FIRST NATIONAL BANK OF COMMERCE	VISA	Regional	R
01/31/1993	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
01/31/1993	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA
01/31/1993	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
01/31/1993	FIRST FIDELITY BANK, NATIONAL ASSOCIATION, NEW JERSEY	VISA	Regional	R
07/31/2008	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2008	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1993	FIFTH THIRD BANK, THE	VISA	National	N
07/31/2008	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2008	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/1993	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
07/31/2008	UNITED BANK, INC.	VISA	Regional	R
01/31/1993	CORESTATES BANK OF DELAWARE,	VISA	Regional	R

Survey of Credit Card Plans

12%	V	1	25
19.75%	V	9	0
18%	F		25
8.9%	V	1	25
17.9%	F		25
17.9%	F		25
18.8%	F		25
10%	F		25
6.65%	V	1	25
19.8%	F		30
13.9%	V	1	30
6.9%	V	1	25
17.9%	F		30
11%	V	1	25
17.8%	V	1	25

Survey of Credit Card Plans

$15.00	N.R.	(740) 441-9148
$0.00	4, 5, 10	(800) 688-7070
$12.00	N.R.	(800) 826-3390
$39.00	4, 5	(800) 842-3262
$18.00	4	(805) 955-5050
$20.00	4	(800) 955-5050
$15.00	4, 5	(800) 338-0644
$0.00	4	(870) 272-2102
$0.00	3, 4, 6	(888) 827-5564
$18.00	N.R.	(513) 579-5353
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$15.00	N.R.	(800) 456-2273
$0.00	10	(800) 242-7600
$20.00	N.R.	(800) 833-3010

Survey of Credit Card Plans

	NATIONAL ASSOCIATION			
07/31/2008	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2008	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/2008	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/2008	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2009	1ST SUMMIT BANK	VISA	National	N
01/31/2009	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1993	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	Regional	R
01/31/1993	CENTRAL BANK	VISA	Regional	R
01/31/1993	BARNETT BANK OF BROWARD COUNTY, N.A.	VISA	Single State	FL
01/31/2009	ARVEST BANK	VISA	Regional	R
01/31/1993	BANK ONE, CINCINNATI, NATIONAL ASSOCIATION	VISA	Single State	OH
01/31/1993	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
01/31/2009	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Single State	KS
01/31/2009	BB&T FINANCIAL, FSB	VISA	Regional	R
01/31/2009	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1993	BANK OF DELAWARE	VISA	Single State	DE

Survey of Credit Card Plans

12.38%	V	1	25
18%	V	1	25
11%	V	1	25
13.99%	F		20
9.25%	V	1	25
15%	F		25
18.9%	V	1	25
18%	F		25
18%	F		25
16.9%	V	1	25
19.8%	F		25
19.8%	F		25
11.67%	V	1	25
7.15%	V	1	25
12.49%	V	1	22
17.9%	F		25

Survey of Credit Card Plans

$0.00	N.R.	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$0.00	N.R.	(504) 838-6565
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$15.00	4, 6	(800) 485-7899
$18.00	4, 8, 10	(800) 762-2273
$12.00	4, 10	
$21.00	N.R.	(800) 323-6276
$0.00	4, 6, 8	(800) 356-8085
$20.00	N.R.	(800) 945-2006
$20.00	N.R.	(800) 945-2006
$0.00	4	(800) 675-6284
$0.00	3, 4, 5, 6, 9	(800) 976-4228
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$18.00	4, 5, 8, 10	(800) 762-2273

Survey of Credit Card Plans

01/31/2009	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1993	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	National	N
01/31/2009	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA
01/31/2009	COMPASS BANK	VISA	Regional	R
01/31/2009	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1993	AFBA INDUSTRIAL BANK	VISA	National	N
01/31/2009	FIDELITY BANK, THE	VISA	Regional	R
07/31/1992	WEST ONE BANK, IDAHO, NATIONAL ASSOCIATION	VISA	National	N
01/31/2009	FIRST CITIZENS BANK AND TRUST COMPANY, INC.	VISA	Regional	R
01/31/2009	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1992	VALLEY STATE BANK	VISA	Regional	R
07/31/1992	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
07/31/1992	TEXAS COMMERCE BANKS	VISA	Single State	TX
07/31/1992	STATE SAVINGS BANK	VISA	Single State	OH
01/31/2009	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1992	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2009	FIRST SECURITY BANK	VISA	Single State	AR

Survey of Credit Card Plans

18%	F		25
17.76%	F		25
11.98%	F		25
13.24%	V	9	25
23.9%	F		25
12.5%	V	1	25
18%	F		25
15.15%	V	5	25
8.15%	V	1	25
7.15%	V	1	25
19.8%	V	9	0
18.9%	F		25
17.8%	F		25
14.88%	F		25
11.99%	V	1	20
15%	V	1	25
9.99%	F		25

Survey of Credit Card Plans

$20.00	N.R.	(800) 637-6884
$15.00	N.R.	(800) 333-5221
$0.00	10	(800) 820-4642
$0.00	N.R.	(800) 239-5175
$69.00	N.R.	(877) 825-3242
$0.00	3, 4, 6	(800) 776-2265
$12.00	N.R.	(919) 552-2242
$20.00	N.R.	(800) 338-3494
$0.00	4, 5	(888) 612-4444
$0.00	N.R.	(800) 768-3248
$0.00	4	(800) 688-7070
$15.00	3, 4, 10	(800) 445-9934
$20.00	4, 5, 8, 10	(800) 843-9629
$0.00	N.R.	(800) 421-9543
$0.00	1, 2, 3, 4, 6, 7, 9	(888) 530-3626
$20.00	2, 3, 4, 5	(800) 999-0619
$0.00	1, 3, 4, 6	(501) 278-2133

Survey of Credit Card Plans

07/31/1992	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2009	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2009	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1992	SECURITY BANK AND TRUST COMPANY	VISA	National	N
07/31/1992	REPUBLIC NATIONAL BANK	VISA	Regional	R
07/31/1992	PROVIDIAN NATIONAL BANK	VISA	Regional	R
01/31/2009	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2009	IDAHO INDEPENDENT BANK	VISA	National	N
01/31/2009	INFIBANK, N.A.	VISA	National	N
07/31/1992	PNC NATIONAL BANK	VISA	National	N
01/31/2009	KENTUCKY BANK	VISA	Single State	KY
01/31/2009	LOS ALAMOS NATIONAL BANK	VISA	National	N
01/31/2009	MERCER SAVINGS BANK	VISA	Single State	OH
07/31/1992	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
01/31/2009	NEWBRIDGE BANK	VISA	Single State	NC
01/31/2009	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
01/31/2009	NORDSTROM FSB	VISA	National	N
01/31/2009	NORTH SIDE BANK AND TRUST COMPANY, THE	VISA	Regional	R
01/31/2009	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R

Survey of Credit Card Plans

8%	F		25
9.15%	V	1	25
13.9%	V	1	25
18%	F		30
18.6%	F		0
19.8%	F		0
13.92%	F		25
10.17%	V	1	25
11.99%	V	1	20
17.99%	F		25
11.15%	V	1	25
10.5%	F		30
11.9%	F		25
17.9%	F		25
8%	V	1	25
9.99%	F		25
10.9%	V	1	25
6.25%	V	1	25
10.25%	V	1	25

Survey of Credit Card Plans

$35.00	4, 8	(501) 541-1240
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$0.00	N.R.	(313) 281-5000
$20.00	N.R.	(800) 473-5252
$0.00	1, 2, 3, 4, 10	(800) 227-6886
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 6, 7	(208) 947-1168
$0.00	1, 2, 3, 4, 6, 7, 9	(877) 875-8078
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	N.R.	(859) 987-1795
$15.00	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	N.R.	(419) 586-5159
$18.00	4	(800) 782-2265
$0.00	10	(800) 456-6505
$0.00	2, 4, 5, 9, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800
$15.00	N.R.	(740) 441-9148

Survey of Credit Card Plans

07/31/1992	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
07/31/1992	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/1992	IDAHO FIRST NATIONAL BANK, THE	VISA	Regional	R
01/31/2009	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/2009	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1992	HOME SAVINGS OF AMERICA, FSB	VISA	Regional	R
07/31/1992	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/2009	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2009	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/2009	UNITED BANK, INC.	VISA	Regional	R
07/31/1992	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2009	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2009	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2009	WELLS FARGO FINANCIAL BANK	VISA	Regional	R
07/31/1992	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/2009	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1992	FIRST OMNI BANK, NATIONAL	VISA	National	N

Survey of Credit Card Plans

19.8%	F		30
19.5%	F		30
10.5%	V	5	25
7.25%	F		25
4.9%	V	1	25
14.43%	V	7	25
18%	F		25
13.9%	V	1	30
10.99%	V	1	25
10%	V	1	25
16.98%	F		25
14.92%	F		25
13.32%	V	1	25
20.4%	V	1	25
15.09%	V	5	25
9.25%	V	1	25
19.44%	F		25

Survey of Credit Card Plans

$20.00	N.R.	(716) 639-1000
$15.00	N.R.	(302) 398-3232
$50.00	4, 5, 6, 8	(800) 338-3494
$0.00	4	(800) 272-2102
$0.00	3, 4, 6	(888) 827-5564
$18.00	4, 5, 8, 10	(800) 826-5098
$18.00	4	(800) 432-3209
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	10	(800) 242-7600
$15.00	4, 8	(800) 634-8803
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	N.R.	(800) 642-4720
$20.00	N.R.	(605) 336-3933
$20.00	4, 6	(800) 445-2689
$0.00	N.R.	(800) 326-3501
$18.00	4, 8	(800) 441-8026

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1992	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2009	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/2009	1ST SUMMIT BANK	VISA	National	N
07/31/1992	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/2009	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1992	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1992	FIRST DEPOSIT NATIONAL CREDIT CARD BANK	VISA	Regional	R
07/31/1992	FIRST AMERICAN BANK OF VIRGINIA	VISA	National	N
07/31/2009	ARVEST BANK	VISA	Regional	R
07/31/1992	FCC NATIONAL BANK	VISA	National	N
07/31/2009	BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2009	BB&T FINANCIAL, FSB	VISA	Regional	R
07/31/2009	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1992	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
07/31/2009	CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	VISA	National	N
07/31/2009	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1992	CORESTATES BANK OF DELAWARE,	VISA	Regional	R

Survey of Credit Card Plans

19.75%	V	9	0
13.99%	F		20
7.75%	V	1	25
8.9%	V	1	25
15%	F		25
18%	F		25
19.8%	F		0
14%	V	1	25
16.9%	V	1	25
19.8%	V	1	25
9.17%	V	1	25
8.15%	V	1	25
11.74%	V	1	22
17.9%	F		30
13.9%	V	1	25
18%	F		25
17.8%	V	1	25

Survey of Credit Card Plans

$0.00	4, 5, 10	(800) 688-7070
$0.00	3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$39.00	4, 5	(800) 241-7990
$15.00	4, 6	(800) 485-7899
$20.00	4, 5, 6	(800) 365-7043
$0.00	1, 2, 3, 4, 6, 10	(800) 227-6886
$20.00	1, 2, 3, 4, 8	(800) 572-4004
$0.00	4, 6, 8	(800) 356-8085
$20.00	4, 7, 10	(800) 368-4535
$0.00	4, 6	(800) 675-6284
$0.00	N.R.	(800) 476-4228
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$15.00	N.R.	(800) 456-2273
$0.00	N.R.	(800) 955-7070
$20.00	N.R.	(800) 637-6884
$20.00	N.R.	(800) 833-3010

Survey of Credit Card Plans

	NATIONAL ASSOCIATION			
07/31/1992	COMMERCE BANK OF ST. LOUIS, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2009	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA
07/31/2009	COMPASS BANK	VISA	Regional	R
07/31/2009	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1992	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	VISA	National	N
07/31/1992	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	Regional	R
07/31/2009	FIDELITY BANK, THE	VISA	Regional	R
07/31/1992	CENTRAL BANK	VISA	Regional	R
07/31/2009	FIRST CITIZENS BANK AND TRUST COMPANY, INC.	VISA	Regional	R
07/31/2009	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1992	BANK ONE, AKRON, NATIONAL ASSOCIATION	VISA	Single State	OH
07/31/2009	FIRST NATIONAL BANK OF IPSWICH, THE	VISA	National	N
07/31/2009	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1992	BANK OF DELAWARE	VISA	Single State	DE
07/31/2009	FIRST SECURITY BANK	VISA	Single State	AR

Survey of Credit Card Plans

17.5%	V	1	25
11.98%	F		25
16.24%	V	9	25
23.9%	F		25
16.8%	F		30
18.9%	F		25
18%	F		25
18%	F		25
8.15%	V	1	25
7.15%	V	1	25
19.8%	F		25
10%	V	1	0
11.99%	V	1	20
17.9%	F		25
9.99%	F		25

Survey of Credit Card Plans

$0.00	4, 10	(800) 645-2103
$0.00	10	(800) 820-4642
$0.00	N.R.	(800) 239-5175
$78.00	N.R.	(877) 825-3242
$20.00	7, 10	(800) 638-4767
$18.00	4, 8, 10	(800) 762-2273
$12.00	N.R.	(919) 552-2242
$12.00	4, 10	
$0.00	4, 6, 10	(803) 931-8573
$0.00	N.R.	(800) 768-3248
$20.00	N.R.	(800) 477-2265
$35.00	N.R.	(800) 944-2726
$0.00	2, 3, 4, 6, 7, 9	(888) 530-3626
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	1, 3, 4, 6	(501) 279-3400

Survey of Credit Card Plans

07/31/2009	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2009	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1992	BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION	VISA	National	N
07/31/1992	BANK OF AMERICA NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1992	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	National	N
07/31/2009	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2009	IBERIABANK FSB	VISA	National	N
07/31/2009	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/2009	INFIBANK, N.A.	VISA	National	N
07/31/2009	KENTUCKY BANK	VISA	Single State	KY
07/31/2009	LIBERTY BANK AND TRUST COMPANY	VISA	National	N
07/31/2009	LOS ALAMOS NATIONAL BANK	VISA	National	N
07/31/2009	MERCER SAVINGS BANK	VISA	Single State	OH
07/31/2009	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N
01/31/1992	VALLEY STATE BANK	VISA	Regional	R
07/31/2009	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
07/31/2009	NORDSTROM FSB	VISA	National	N
07/31/2009	NORTH SIDE BANK AND TRUST COMPANY, THE	VISA	Regional	R

Survey of Credit Card Plans

9.15%	V	1	25
13.9%	V	1	25
19.8%	F		25
18%	F		25
17.76%	F		25
13.92%	F		25
12.08%	V	1	25
10.17%	V	1	25
11.99%	V	1	20
11.15%	V	1	25
9.96%	F		24
10.5%	F		30
11.9%	F		25
13.92%	F		30
19.8%	V	9	0
9.99%	F		25
10.9%	V	1	25
6.25%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$18.00	N.R.	(800) 227-5458
$18.00	4, 10	(800) 243-7762
$15.00	N.R.	(800) 261-2232
$0.00	N.R.	(936) 639-5566
$0.00	9	(800) 217-7715
$15.00	3, 4, 5, 6, 7	(208) 947-1168
$0.00	N.R.	(888) 530-3626
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(800) 883-3943
$15.00	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 951-6235
$0.00	4	(800) 688-7070
$0.00	2, 4, 5, 9, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800

Survey of Credit Card Plans

	COMPANY, THE			
07/31/2009	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2009	PALOS BANK AND TRUST COMPANY	VISA	Single State	IL
01/31/1992	TEXAS COMMERCE BANKS	VISA	Single State	TX
01/31/1992	STATE SAVINGS BANK	VISA	Single State	OH
01/31/1992	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2009	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
07/31/2009	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2009	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1992	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1992	SECURITY BANK AND TRUST COMPANY	VISA	National	N
07/31/2009	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2009	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2009	UNITED BANK, INC.	VISA	Regional	R
01/31/1992	REPUBLIC NATIONAL BANK	VISA	Regional	R
07/31/2009	VINTON COUNTY NATIONAL BANK OF MCARTHUR, THE	VISA	Single State	OH
07/31/2009	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2009	WELLS FARGO BANK, NATIONAL	VISA	National	N

Survey of Credit Card Plans

10.25%	V	1	25
9.9%	F		30
17.8%	F		25
14.88%	F		30
15%	V	1	25
8.45%	V	1	25
7.25%	V	1	25
7.65%	V	1	25
8.5%	F		25
18%	F		30
15.9%	F		30
10.24%	V	1	25
9.25%	V	1	25
18.6%	F		0
9.15%	V	1	25
14.92%	F		25
14.12%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(740) 441-9148
$0.00	N.R.	(800) 824-4945
$20.00	4, 5, 8, 10	(800) 843-9629
$0.00	N.R.	(800) 421-9543
$20.00	2, 3, 4, 5	(800) 999-0619
$0.00	2, 3, 4, 6, 9	(888) 584-3600
$0.00	4	(800) 272-2102
$0.00	3, 4, 6	(888) 827-5564
$35.00	4, 8	(501) 541-1240
$0.00	N.R.	(313) 821-5000
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	1	(800) 242-7600
$20.00	N.R.	(800) 473-5252
$25.00	4, 9, 10	(800) 542-5004
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	N.R.	(800) 642-4720

Survey of Credit Card Plans

	ASSOCIATION			
01/31/1992	PROVIDIAN NATIONAL BANK	VISA	Regional	R
07/31/2009	WHITNEY NATIONAL BANK	VISA	Regional	R
01/31/1992	PNC NATIONAL BANK	VISA	National	N
07/31/2009	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2010	1ST SUMMIT BANK	VISA	National	N
01/31/1992	NATIONSBANK OF DELAWARE, N.A.	VISA	National	N
01/31/2010	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1992	MANUFACTURERS BANK - WILMINGTON	VISA	Regional	R
01/31/1992	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/2010	ARVEST BANK	VISA	Regional	R
01/31/1992	HOME SAVINGS OF AMERICA, FSB	VISA	Regional	R
01/31/2010	BB&T FINANCIAL, FSB	VISA	Regional	R
01/31/2010	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1992	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/1992	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2010	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2010	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA

Survey of Credit Card Plans

19.8%	F		0
9.25%	V	1	25
17.99%	F		25
15.99%	F		20
7.75%	V	1	25
17.9%	F		25
15%	F		25
14.8%	V	4	0
19.8%	F		30
16.9%	V	1	25
15.57%	V	7	25
8.15%	V	1	25
10.24%	V	1	22
18%	F		25
18%	F		25
18%	F		25
11.98%	F		25

Survey of Credit Card Plans

$0.00	1, 2, 3, 4, 6, 10	(800) 227-6886
$0.00	N.R.	(800) 326-3501
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	1, 3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$18.00	4	(800) 759-6262
$15.00	4, 6	(800) 485-7899
$0.00	N.R.	(800) 635-8350
$20.00	N.R.	(716) 639-1000
$0.00	4, 6, 8	(800) 356-8085
$18.00	4, 5, 8, 10	(800) 826-5098
$0.00	N.R.	(800) 476-4228
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$18.00	4	(800) 432-3209
$15.00	4, 8	(800) 634-8803
$20.00	N.R.	(800) 637-6884
$0.00	10	(800) 820-4642

Survey of Credit Card Plans

01/31/1992	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	COMPASS BANK	VISA	Regional	R
01/31/1992	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/2010	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1992	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
01/31/1992	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA
01/31/2010	FIDELITY BANK, THE	VISA	Regional	R
01/31/1992	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
01/31/1992	FIRST DEPOSIT NATIONAL CREDIT CARD BANK	VISA	Regional	R
01/31/2010	FIRST NATIONAL BANK OF IPSWICH, THE	VISA	National	N
01/31/2010	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1992	FCC NATIONAL BANK	VISA	National	N
01/31/1992	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
01/31/2010	FIRST SECURITY BANK	VISA	Single State	AR
01/31/1992	DOLLAR DRY DOCK BANK	VISA	National	N

Survey of Credit Card Plans

19.8%	V	4	25
12.24%	V	1	25
19.8%	V	9	0
23.9%	V	1	0
14.98%	F		25
17.9%	V	9	25
18%	F		25
18%	F		25
7.15%	V	1	25
19.8%	F		0
10%	V	1	0
8.99%	V	1	20
19.8%	V	1	25
17.9%	F		30
9.99%	F		25
16.8%	F		25

Survey of Credit Card Plans

$18.00	4, 8	(800) 441-8026
$0.00	N.R.	(800) 239-5175
$0.00	4, 5, 10	(800) 688-7070
$99.00	N.R.	(877) 825-3242
$25.00	4, 5	(800) 241-7990
$18.00	4	(805) 955-5050
$12.00	N.R.	(919) 552-2242
$20.00	4, 5, 6	(800) 365-7043
$0.00	N.R.	(800) 768-3248
$0.00	1, 2, 3, 4, 6, 10	(800) 227-6866
$35.00	N.R.	(800) 883-0131
$0.00	2, 3, 4, 6, 7, 9	(888) 530-3626
$20.00	4, 7, 10	(800) 368-4535
$15.00	N.R.	(800) 456-2273
$0.00	1, 3, 4, 6	(501) 280-3516
$25.00	4	(914) 397-2000

Survey of Credit Card Plans

01/31/2010	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2010	FIRSTBANK OF COLORADO	VISA	Regional	R
01/31/1992	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/1992	COLUMBUS BANK AND TRUST COMPANY	VISA	Regional	R
01/31/2010	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2010	IDAHO INDEPENDENT BANK	VISA	National	N
01/31/2010	INFIBANK, N.A.	VISA	National	N
01/31/1992	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	Regional	R
01/31/1992	CENTRAL BANK	VISA	Regional	R
01/31/2010	KENTUCKY BANK	VISA	Single State	KY
01/31/2010	LIBERTY BANK AND TRUST COMPANY	VISA	National	N
01/31/2010	LOS ALAMOS NATIONAL BANK	VISA	National	N
01/31/2010	MERCER SAVINGS BANK	VISA	Single State	OH
01/31/2010	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N
01/31/2010	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
01/31/2010	NORDSTROM FSB	VISA	National	N
01/31/2010	NORTH SIDE BANK AND TRUST COMPANY, THE	VISA	Regional	R

Survey of Credit Card Plans

9.15%	V	1	25
15.15%	V	1	25
17.8%	V	1	25
18%	F		25
13.92%	F		25
10.17%	V	1	25
8.99%	V	1	20
18.9%	F		25
18%	F		25
11.15%	V	1	25
9.96%	F		24
10.5%	F		30
11.9%	F		25
13.92%	F		30
9.99%	F		25
10.9%	V	1	25
6.25%	V	1	25

Survey of Credit Card Plans

$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$20.00	4, 5, 10	(800) 833-3010
$12.00	N.R.	(800) 282-1205
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 6, 7	(208) 338-8011
$0.00	N.R.	(888) 530-3626
$18.00	4, 8, 10	(800) 762-2273
$12.00	4	
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(800) 883-3943
$15.00	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 951-6235
$0.00	2, 4, 5, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800

Survey of Credit Card Plans

	COMPANY, THE			
01/31/1992	BANK ONE, COLUMBUS, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2010	PALOS BANK AND TRUST COMPANY	VISA	Single State	IL
01/31/1992	BANK OF DELAWARE	VISA	Single State	DE
01/31/2010	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2010	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1992	BANK IV KANSAS, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	TD BANK, N.A.	VISA	Regional	R
01/31/2010	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2010	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
01/31/2010	UNITED BANK, INC.	VISA	Regional	R
01/31/2010	WACHOVIA CARD SERVICES, NATIONAL ASSOCIATION	VISA	National	N
01/31/2010	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/2010	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1991	VALLEY STATE BANK	VISA	Regional	R

Survey of Credit Card Plans

19.8%	F		25
10.25%	V	1	25
9.9%	F		30
17.9%	F		25
8.45%	V	1	25
7.25%	V	1	25
17.76%	F		25
7.65%	V	1	25
16.24%	V	1	25
15.9%	F		30
13.99%	V	1	25
9.25%	V	1	25
9.12%	V	1	25
14.92%	F		25
15.87%	V	1	25
19.8%	V	9	0

Survey of Credit Card Plans

$20.00	N.R.	(800) 945-2004
$0.00	9, 10	(740) 441-9148
$0.00	N.R.	(800) 824-4945
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	2, 3, 4, 6	(888) 584-3600
$0.00	4	(800) 272-2102
$15.00	N.R.	(800) 333-5221
$0.00	3, 4, 6	(888) 827-5564
$0.00	N.R.	(888) 561-8861
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	1	(800) 242-7600
$0.00	N.R.	(866) 901-5702
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	N.R.	(800) 642-4720
$0.00	4	(800) 688-7070

Survey of Credit Card Plans

01/31/2010	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1991	TEXAS COMMERCE BANKS	VISA	Single State	TX
01/31/2010	YADKIN VALLEY BANK AND TRUST COMPANY	VISA	Single State	NC
01/31/2010	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/2010	1ST SUMMIT BANK	VISA	National	N
07/31/2010	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1991	STATE SAVINGS BANK	VISA	Single State	OH
07/31/1991	STAR BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2010	ARVEST BANK	VISA	Regional	R
07/31/1991	SECURITY BANK AND TRUST COMPANY	VISA	National	N
07/31/1991	REPUBLIC NATIONAL BANK	VISA	Regional	R
07/31/2010	BB&T FINANCIAL, FSB	VISA	Regional	R
07/31/2010	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1991	PROVIDIAN NATIONAL BANK	VISA	Regional	R
07/31/1991	PNC NATIONAL BANK	VISA	National	N
07/31/2010	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1991	NATIONSBANK, N.A.	VISA	National	N
07/31/2010	COMMUNITY BANK & TRUST COMPANY	VISA	Single State	PA
07/31/2010	CREDIT ONE BANK, NATIONAL	VISA	National	N

Survey of Credit Card Plans

9.25%	V	1	25
17.8%	F		30
14.9%	V	1	30
15.99%	F		20
7.75%	V	1	25
15%	F		25
16.8%	F		25
15.5%	V	1	25
17.9%	V	1	25
18%	F		30
18.6%	F		25
8.15%	V	1	25
10.24%	V	1	22
21.9%	F		0
17.99%	F		25
18%	F		27
17.9%	F		25
11.98%	F		25
23.9%	V	1	0

Survey of Credit Card Plans

$0.00	N.R.	(800) 326-3501
$20.00	4, 5, 8, 10	(800) 843-9629
$24.00	N.R.	(336) 526-6321
$0.00	1, 3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$15.00	4, 6	(800) 485-7899
$0.00	N.R.	(800) 421-9543
$0.00	2, 3, 4, 5	(800) 999-0619
$0.00	4, 6, 8	(800) 356-8085
$0.00	N.R.	(313) 281-5000
$20.00	N.R.	(800) 473-5252
$0.00	2, 3, 4, 6, 9	(800) 476-4228
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$0.00	1, 2, 3, 4, 6, 10	(800) 227-6886
$18.00	4, 5, 8, 10	(800) 762-2373
$20.00	N.R.	(800) 637-6884
$18.00	4	(800) 759-6262
$0.00	10	(800) 820-4642
$99.00	N.R.	(877) 825-3242

Survey of Credit Card Plans

	ASSOCIATION			
07/31/1991	MERCANTILE BANK OF ILLINOIS NATIONAL ASSOCIATION	VISA	Regional	R
07/31/1991	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
07/31/2010	FIDELITY BANK, THE	VISA	Regional	R
07/31/2010	FIRST CITIZENS BANK AND TRUST COMPANY, INC.	VISA	Regional	R
07/31/2010	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1991	HOME SAVINGS OF AMERICA, F.A.	VISA	Regional	R
07/31/2010	FIRST NATIONAL BANK OF IPSWICH, THE	VISA	National	N
07/31/2010	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1991	GARY-WHEATON BANK, N.A.	VISA	Regional	R
07/31/2010	FIRST SECURITY BANK	VISA	Single State	AR
07/31/1991	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
07/31/2010	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2010	FIRSTBANK OF COLORADO	VISA	Regional	R
07/31/1991	FIRST VIRGINIA BANK	VISA	Regional	R
07/31/1991	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT

Survey of Credit Card Plans

17.9%	F		25
19.8%	F		30
18%	F		25
7.25%	V	1	25
7.15%	V	1	25
16.33%	V	7	25
10%	V	1	0
7.99%	V	1	21
19.8%	F		30
9.99%	F		25
18%	F		25
9.15%	V	1	25
15.15%	V	1	25
18%	F		25
16.88%	V	5	25

Survey of Credit Card Plans

$20.00	4	(800) 755-4070
$20.00	N.R.	(716) 633-2590
$12.00	N.R.	(919) 552-2242
$0.00	2, 4, 5, 6, 10	(888) 612-4444
$0.00	N.R.	(800) 768-3248
$18.00	4	(800) 826-5098
$35.00	N.R.	(800) 883-0131
$0.00	2, 3, 4, 6, 7, 9	(888) 530-3626
$0.00	3, 4, 5, 6	(800) 822-8472
$0.00	1, 3, 4, 6	(501) 280-3516
$18.00	4	(800) 432-3209
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$15.00	4, 8	(800) 634-8803
$20.00	4, 5, 6	(800) 445-1278

Survey of Credit Card Plans

07/31/1991	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1991	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/2010	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2010	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/1991	FIRST NATIONAL BANK OF ATLANTA, THE	VISA	National	N
07/31/1991	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA
07/31/2010	KENTUCKY BANK	VISA	Single State	KY
07/31/2010	LIBERTY BANK AND TRUST COMPANY	VISA	National	N
07/31/2010	LOS ALAMOS NATIONAL BANK	VISA	National	N
07/31/2010	MERCER SAVINGS BANK	VISA	Single State	OH
07/31/2010	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N
07/31/1991	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1991	FIRST INTERSTATE BANCARD COMPANY, NATIONAL ASSOCIATION	VISA	National	N
07/31/2010	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
07/31/2010	NORDSTROM FSB	VISA	National	N
07/31/2010	NORTH SIDE BANK AND TRUST COMPANY, THE	VISA	Regional	R

Survey of Credit Card Plans

19.8%	V	4	25
19.8%	V	9	0
13.92%	F		25
10.17%	V	1	25
14.98%	F		25
17.9%	F		25
11.15%	V	1	25
9.96%	F		24
10.5%	F		30
11.9%	F		25
13.92%	F		30
18%	F		25
21%	F		25
9.99%	F		25
16.9%	V	1	25
6.25%	V	1	25

Survey of Credit Card Plans

$18.00	4	(800) 441-8026
$0.00	4, 5, 10	(800) 688-7070
$0.00	N.R.	(936) 639-5566
$15.00	3, 4, 5, 6, 7	(208) 338-8011
$25.00	4, 5	(800) 241-7990
$18.00	4	(805) 955-5050
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(662) 453-4538
$10.50	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	9	(419) 586-5159
$0.00	N.R.	(540) 951-6235
$20.00	4, 5, 6, 8	(800) 365-7043
$20.00	N.R.	(800) 955-5050
$0.00	2, 4, 5, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800

Survey of Credit Card Plans

07/31/2010	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/1991	FCC NATIONAL BANK	VISA	National	N
07/31/1991	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
07/31/1991	DOMINION BANK, NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2010	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1991	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	National	N
07/31/2010	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2010	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2010	TD BANK, N.A.	VISA	Regional	R
07/31/2010	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2010	U.S. BANK NATIONAL ASSOCIATION ND	VISA	Regional	R
07/31/2010	UNITED BANK, INC.	VISA	Regional	R
07/31/1991	CITIBANK (MARYLAND) NATIONAL ASSOCIATION	VISA	National	N
07/31/2010	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2010	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1991	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	Regional	R

Survey of Credit Card Plans

	10.25%	V	1	25
	19.8%	V	1	25
	17.9%	F		30
	17.39%	F		25
	8.45%	V	1	25
	17.8%	V	1	25
	7.25%	V	1	25
	7.65%	V	1	25
	16.24%	V	1	25
	15.9%	F		30
	15.99%	V	1	30
	9.25%	V	1	25
	16.9%	F		25
	14.92%	F		25
	15.02%	V	1	25
	18.9%	F		25

Survey of Credit Card Plans

$0.00	10	(740) 441-9148
$20.00	4, 7, 10	(800) 368-4535
$15.00	N.R.	(800) 456-2273
$18.00	4	(800) 955-4670
$0.00	2, 3, 4, 6	(888) 584-3600
$20.00	4, 5, 10	(800) 833-3010
$0.00	4	(800) 272-2102
$0.00	3, 4, 6	(888) 827-5564
$0.00	N.R.	(888) 561-8861
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	1	(800) 242-7600
$20.00	10	(800) 638-4767
$0.00	4, 5, 6, 8	(979) 478-6151
$0.00	N.R.	(800) 642-4720
$18.00	4, 5, 6, 8	(800) 762-2273

Survey of Credit Card Plans

07/31/2010	WHITNEY NATIONAL BANK	VISA	Regional	R
07/31/1991	CENTRAL BANK	VISA	Regional	R
07/31/1991	BANK ONE, LAFAYETTE, NATIONAL ASSOCIATION	VISA	Single State	IN
07/31/2010	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2011	1ST SUMMIT BANK	VISA	National	N
01/31/2011	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1991	BANK OF DELAWARE	VISA	Single State	DE
01/31/2011	ARVEST BANK	VISA	Regional	R
07/31/1991	BANK IV WICHITA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/2011	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2011	CITY NATIONAL BANK OF TAYLOR, THE	VISA	Single State	TX
01/31/2011	CONVERSE COUNTY BANK, THE	VISA	National	N
01/31/1991	STATE SAVINGS BANK	VISA	Single State	OH
01/31/2011	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	FIDELITY BANK, THE	VISA	Regional	R
01/31/2011	FIRST COUNTY BANK	VISA	Single State	CT
01/31/2011	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N

Survey of Credit Card Plans

9.25%	V	1	25
18%	F		25
19.8%	F		30
13.99%	F		20
7.75%	V	1	25
15%	F		25
17.9%	F		25
17.9%	V	1	25
17.76%	F		25
10.24%	V	1	22
18%	F		27
13.92%	F		25
9.45%	F		25
16.8%	F		30
23.9%	V	1	0
18%	F		25
9.15%	V	1	25
7.15%	V	1	25

Survey of Credit Card Plans

$0.00	N.R.	(800) 326-3501
$12.00	4, 10	
$15.00	4, 7, 8	(800) 395-2555
$0.00	1, 3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$15.00	4, 6	(800) 485-7899
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	4, 6, 8	(800) 356-8085
$12.00	N.R.	(800) 333-5221
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$20.00	N.R.	(800) 637-6884
$0.00	4, 6	(800) 848-8472
$0.00	10	(307) 358-5300
$0.00	N.R.	(800) 421-9543
$99.00	N.R.	(877) 825-3242
$12.00	N.R.	(919) 552-2242
$25.00	N.R.	(203) 462-4400
$0.00	N.R.	(800) 768-3248

Survey of Credit Card Plans

	ASSOCIATION OF CHARLESTON			
01/31/1991	SECURITY BANK AND TRUST COMPANY	VISA	National	N
01/31/2011	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1991	REPUBLIC NATIONAL BANK	VISA	Regional	R
01/31/2011	FIRST SECURITY BANK	VISA	Single State	AR
01/31/1991	PROVIDIAN NATIONAL BANK	VISA	Regional	R
01/31/1991	PNC NATIONAL BANK	VISA	National	N
01/31/2011	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2011	FIRSTBANK	VISA	Regional	R
01/31/1991	NATIONSBANK, N.A.	VISA	National	N
01/31/1991	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
01/31/1991	JCPENNEY NATIONAL BANK	VISA	National	N
01/31/2011	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2011	IDAHO INDEPENDENT BANK	VISA	National	N
01/31/1991	HOME SAVINGS OF AMERICA, F.A.	VISA	Regional	R
01/31/1991	HIBERNIA NATIONAL BANK IN NEW ORLEANS, THE	VISA	National	N
01/31/2011	KENTUCKY BANK	VISA	Single State	KY
01/31/2011	LIBERTY BANK AND TRUST COMPANY	VISA	National	N
01/31/2011	LOS ALAMOS NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

18%	F		30
9.99%	V	1	21
18.6%	F		25
9.99%	F		25
20.49%	V	1	0
17.99%	F		25
9.15%	V	1	25
15.15%	V	1	25
17.9%	F		25
19.8%	F		30
19.5%	F		30
13.92%	F		25
10.17%	V	1	25
17.04%	V	7	25
21.9%	F		30
11.15%	V	1	25
9.98%	F		24
10.5%	F		30

Survey of Credit Card Plans

$0.00	N.R.	(313) 281-5000
$0.00	2, 3, 4, 6, 7, 9	(888) 530-3626
$20.00	N.R.	(800) 473-5252
$0.00	1, 3, 4, 6	(501) 280-3516
$0.00	1, 2, 3, 4, 6, 10	(800) 227-6886
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$18.00	4, 10	(800) 759-6262
$20.00	N.R.	(716) 633-2590
$15.00	N.R.	(800) 247-4714
$0.00	N.R.	(936) 639-5566
$15.00	4, 5, 6, 7	(208) 338-8011
$18.00	4, 5, 8, 10	(800) 826-5098
$12.00	4	(504) 586-2313
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(662) 453-4538
$10.50	2, 3, 4, 5, 6, 8	(505) 662-5171

Survey of Credit Card Plans

01/31/2011	MERCER SAVINGS BANK	VISA	Single State	OH
01/31/2011	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N
01/31/1991	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
01/31/2011	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
01/31/2011	NORDSTROM FSB	VISA	National	N
01/31/2011	NORTH SIDE BANK AND TRUST COMPANY, THE	VISA	Regional	R
01/31/1991	FIRST VIRGINIA BANK	VISA	Regional	R
01/31/2011	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2011	PLAINS COMMERCE BANK	VISA	Regional	R
01/31/1991	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
01/31/1991	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1991	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
01/31/1991	FIRST NATIONAL BANK OF COMMERCE	VISA	Regional	R
01/31/2011	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1991	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA	Single State	WA

Survey of Credit Card Plans

11.9%	F		25
13.92%	F		30
18%	F		25
9.99%	F		25
16.9%	V	1	25
6.25%	V	1	25
18%	F		25
10.25%	V	1	25
19.8%	F		25
17.56%	V	5	25
19.44%	F		25
8.45%	V	1	25
20.9%	V	9	0
18%	F		25
7.25%	V	1	25
17.9%	V	9	25

Survey of Credit Card Plans

$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 951-6235
$18.00	N.R.	(800) 432-3209
$0.00	2, 4, 5, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	6, 10	(513) 542-7800
$15.00	4, 8	(800) 634-8803
$0.00	10	(866) 448-4411
$39.00	2, 4, 6, 8	(800) 777-7735
$20.00	4, 5, 6, 8	(800) 445-1278
$18.00	4, 8	(800) 441-8026
$0.00	2, 3, 4, 6	(888) 584-3600
$0.00	4, 5, 10	(800) 341-0500
$12.00	N.R.	(800) 634-3452
$0.00	4	(800) 272-2102
$18.00	4	(800) 955-5050

Survey of Credit Card Plans

	ASSOCIATION			
01/31/2011	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	TCM BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N
01/31/1991	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2011	U.S. BANK NATIONAL ASSOCIATION ND	VISA	National	N
01/31/2011	UNITED BANK, INC.	VISA	Regional	R
07/31/1991	DOLLAR DRY DOCK BANK	VISA	National	N
01/31/1991	FIRST INTERSTATE BANCARD COMPANY, NATIONAL ASSOCIATION	VISA	National	N
01/31/1991	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	VISA	National	N
01/31/2011	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/1991	FIRST ATLANTA BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2011	WHITNEY NATIONAL BANK	VISA	Regional	R
01/31/1991	FCC NATIONAL BANK	VISA	National	N

Survey of Credit Card Plans

7.65%	V	1	25
12.99%	V	1	25
14.24%	V	1	25
18%	F		25
15.9%	F		30
15.99%	V	1	27
9.25%	V	1	25
16.8%	F		25
21%	F		25
17.8%	F		25
14.92%	F		25
14.88%	F		25
14.42%	V	1	25
9.25%	V	1	25
19.8%	V	1	10

Survey of Credit Card Plans

$0.00	3, 4, 6	(888) 827-5564
$0.00	4, 6, 10	(800) 883-0131
$0.00	N.R.	(800) 367-7576
$20.00	4, 5, 6, 8	(800) 365-7043
$0.00	1, 3, 4, 9	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	1	(800) 242-7600
$25.00	N.R.	(914) 397-2000
$20.00	N.R.	(800) 955-5050
$15.00	1, 2, 3, 4, 5, 8, 10	(800) 472-7708
$0.00	4, 5, 6, 8	(979) 478-6151
$25.00	4, 5	(800) 241-7990
$0.00	N.R.	(800) 642-4720
$0.00	N.R.	(800) 326-3501
$20.00	3, 4, 10	(800) 368-4535

Survey of Credit Card Plans

01/31/1991	EQUITY BANK FOR SAVINGS, F.A.	VISA	Regional	R
01/31/1991	DOLLAR DRY DOCK BANK	VISA	National	N
01/31/2011	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
07/31/2011	1ST SUMMIT BANK	VISA	National	N
07/31/2011	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
01/31/1991	DELAWARE TRUST COMPANY	VISA	Single State	PA
01/31/1991	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	National	N
07/31/2011	ARVEST BANK	VISA	Regional	R
01/31/1991	COLUMBUS BANK AND TRUST COMPANY	VISA	Regional	R
01/31/1991	CHASE MANHATTAN BANK (USA), THE	VISA	National	N
07/31/2011	BMW BANK OF NORTH AMERICA	VISA	National	N
01/31/1991	CENTRAL TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	Regional	R
07/31/2011	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
07/31/2011	CITY NATIONAL BANK OF TAYLOR, THE	VISA	Single State	TX
07/31/2011	CONVERSE COUNTY BANK, THE	VISA	National	N
07/31/2011	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/1991	BANK IV WICHITA, NATIONAL ASSOCIATION	VISA	Regional	R

Survey of Credit Card Plans

17.9%	F		30
16.8%	F		25
13.99%	F		20
7.75%	V	1	25
15%	F		25
16.78%	V	9	25
18.8%	V	1	30
17.9%	V	1	25
18%	F		25
19.8%	F		30
10.24%	V	1	22
18.9%	F		25
18%	F		27
13.92%	F		25
9.45%	F		25
23.9%	V	1	0
17.76%	F		25

Survey of Credit Card Plans

$15.00	N.R.	(800) 456-2273
$25.00	4, 5, 6, 8	(800) 367-3426
$0.00	1, 3, 4, 6, 9, 10	(402) 362-4411
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$15.00	4, 6	(800) 485-7899
$15.00	N.R.	(302) 422-8511
$20.00	4, 5, 10	(800) 833-3010
$0.00	4, 6, 8	(800) 356-8085
$12.00	N.R.	(800) 282-1205
$20.00	2, 3, 4, 6, 7, 10	(800) 441-7681
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$18.00	4, 5, 6, 8	(800) 762-2273
$20.00	N.R.	(800) 637-6884
$0.00	4, 6	(800) 848-8472
$0.00	10	(307) 358-5300
$99.00	N.R.	(877) 825-3242
$12.00	N.R.	(800) 333-5221

Survey of Credit Card Plans

07/31/2011	FIDELITY BANK, THE	VISA	Regional	R
07/31/2011	FIRST COUNTY BANK	VISA	Single State	CT
07/31/2011	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/2011	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1990	UNITED STATES NATIONAL BANK OF OREGON	VISA	Regional	R
07/31/1990	UNITED JERSEY BANK	VISA	National	N
07/31/2011	FIRST SECURITY BANK	VISA	Single State	AR
07/31/1990	STATE STREET BANK AND TRUST COMPANY	VISA	National	N
07/31/1990	STATE SAVINGS BANK	VISA	Single State	OH
07/31/2011	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
07/31/2011	FIRSTBANK	VISA	Regional	R
07/31/1990	SOVRAN BANK/DELAWARE	VISA	Regional	R
07/31/1990	SECURITY PACIFIC NATIONAL BANK	VISA	Regional	R
07/31/2011	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2011	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/1990	SECURITY BANK AND TRUST COMPANY	VISA	National	N
07/31/2011	KENTUCKY BANK	VISA	Single State	KY
07/31/2011	LIBERTY BANK AND TRUST COMPANY	VISA	National	N

Survey of Credit Card Plans

8.9%	V	1	25
9.15%	V	1	25
7.15%	V	1	25
13.99%	V	1	21
18.99%	V	9	25
17.4%	F		25
9.99%	F		25
17.99%	F		25
16.8%	F		30
9.15%	V	1	25
15.15%	V	1	25
18.9%	F		30
18.8%	V	9	25
13.92%	F		25
10.17%	V	1	25
18%	F		30
11.15%	V	1	25
9.96%	F		24

Survey of Credit Card Plans

$0.00	N.R.	(919) 552-2242
$25.00	N.R.	(203) 462-4400
$0.00	N.R.	(800) 768-3248
$0.00	2, 3, 4, 6, 7, 9	(888) 530-3626
$18.00	2, 3, 4, 6, 8	(800) 445-9934
$15.00	1, 2, 3, 4	(800) 852-2737
$0.00	1, 3, 4, 6	(501) 280-3516
$25.00	4	(617) 847-9715
$0.00	N.R.	(800) 421-9543
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$18.00	4, 5, 8	(800) 582-8375
$18.00	4, 10	(602) 431-7401
$0.00	N.R.	(888) 890-6080
$0.00	4, 5, 6, 7	(208) 338-8011
$0.00	N.R.	(313) 281-5000
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(662) 453-4538

Survey of Credit Card Plans

07/31/2011	LOS ALAMOS NATIONAL BANK	VISA	National	N
07/31/2011	MERCER SAVINGS BANK	VISA	Single State	OH
07/31/2011	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N
07/31/1990	PROVIDIAN NATIONAL BANK	VISA	Regional	R
07/31/1990	PNC NATIONAL BANK	VISA	National	N
07/31/2011	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
07/31/2011	NORDSTROM FSB	VISA	National	N
07/31/1990	PEOPLE'S BANK	VISA	National	N
07/31/2011	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
07/31/2011	PINNACLE BANK	VISA	Regional	R
07/31/1990	MBNA DOVER BANK	VISA	National	N
07/31/2011	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
07/31/1990	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA	Single State	NY
07/31/1990	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/2011	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
07/31/2011	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2011	TCM BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2011	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N

Survey of Credit Card Plans

	10.5%	F		30
	11.9%	F		25
	13.92%	F		30
	18.49%	V	1	0
	17.99%	F		25
	9.99%	F		25
	16.9%	V	1	25
	13.5%	F		25
	10.25%	V	1	25
	15.96%	V	1	25
	18.9%	F		25
	8.45%	V	1	25
	19.8%	F		30
	19.5%	F		30
	7.25%	V	1	25
	7.65%	V	1	25
	9.99%	V	1	25
	14.24%	V	1	25

Survey of Credit Card Plans

$10.50	2, 3, 4, 5, 6, 8	(505) 662-5171
$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 951-6235
$0.00	1, 2, 3, 4, 6, 10	(800) 227-6886
$18.00	4, 5, 8, 10	(800) 762-2273
$0.00	2, 4, 5, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$25.00	2, 3, 4, 6	(800) 423-3273
$0.00	N.R.	(866) 448-4411
$0.00	4, 5, 6, 10	(800) 369-7283
$18.00	N.R.	(800) 847-7378
$0.00	2, 3, 4, 6	(888) 584-3600
$20.00	N.R.	(716) 842-2590
$15.00	N.R.	(800) 247-4714
$0.00	4	(800) 272-2102
$0.00	3, 4, 6	(888) 827-5564
$0.00	4, 6, 10	(800) 883-0131
$0.00	N.R.	(800) 367-7576

Survey of Credit Card Plans

07/31/1990	HOME SAVINGS OF AMERICA, F.A.	VISA	Regional	R
07/31/2011	TRUSTMARK NATIONAL BANK	VISA	Regional	R
07/31/2011	U.S. BANK NATIONAL ASSOCIATION ND	VISA	National	N
07/31/2011	UNITED BANK, INC.	VISA	Regional	R
07/31/1990	HIBERNIA NATIONAL BANK IN NEW ORLEANS, THE	VISA	National	N
07/31/2011	WALLIS STATE BANK, THE	VISA	Single State	TX
07/31/2011	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1990	GARY-WHEATON BANK, N.A.	VISA	Single State	IL
07/31/1990	FIRSTIER BANK, NATIONAL ASSOCIATION, LINCOLN	VISA	Regional	R
07/31/2011	YORK STATE BANK AND TRUST COMPANY	VISA	National	N
01/31/2012	1ST SUMMIT BANK	VISA	National	N
01/31/2012	ADIRONDACK TRUST COMPANY, THE	VISA	Single State	NY
07/31/1990	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA	Single State	UT
07/31/1990	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	ARVEST BANK	VISA	Regional	R
07/31/1990	FIRST NATIONAL BANK OF COMMERCE	VISA	Regional	R

Survey of Credit Card Plans

17.09%	V	7	25
15.9%	F		30
15.99%	V	1	27
9.25%	V	1	25
21.9%	F		30
14.92%	F		25
15.16%	V	1	25
19.8%	F		30
18%	F		25
13.99%	F		20
7.75%	V	1	25
15%	F		25
18.52%	V	5	25
19.44%	F		25
17.9%	V	1	25
18%	F		25

Survey of Credit Card Plans

$18.00	4, 10	(800) 362-7010
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585
$0.00	N.R.	(800) 242-7600
$12.00	4	(504) 586-2313
$0.00	4, 5, 6	(979) 478-6151
$0.00	N.R.	(800) 642-4720
$0.00	4	(800) 822-8472
$18.00	N.R.	(800) 432-3200
$0.00	1, 4, 10	(888) 295-5540
$15.00	1, 3, 4, 5, 6, 10	(888) 262-4010
$15.00	4, 6	(800) 485-7899
$20.00	4, 5, 6, 8	(800) 445-1278
$18.00	4, 8	(800) 441-8026
$0.00	4, 6, 8	(800) 356-8085
$12.00	N.R.	(800) 826-3390

Survey of Credit Card Plans

01/31/2012	BANK OF CANTON, THE	VISA	Single State	MA
07/31/1990	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1990	FIRST FINANCIAL BANK, FEDERAL SAVINGS BANK	VISA	National	N
01/31/2012	BMW BANK OF NORTH AMERICA	VISA	National	N
07/31/1990	FIRST ATLANTA BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/2012	CHASE BANK USA, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	CITY NATIONAL BANK OF TAYLOR, THE	VISA	Single State	TX
07/31/1990	EQUITY BANK FOR SAVINGS, F.A.	VISA	National	N
01/31/2012	CONVERSE COUNTY BANK, THE	VISA	National	N
01/31/2012	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/1990	DEPOSIT GUARANTY OMAHA, NATIONAL ASSOCIATION	VISA	National	N
07/31/1990	DELAWARE TRUST COMPANY	VISA	Regional	R
07/31/1990	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	FIDELITY BANK, THE	VISA	Regional	R
07/31/1990	COLUMBUS BANK AND TRUST COMPANY	VISA	Regional	R

Survey of Credit Card Plans

9.74%	V	1	25
18%	F		25
18%	F		25
10.24%	V	1	22
14.88%	F		25
18%	F		27
14.99%	V	1	21
13.92%	F		25
17.9%	F		25
9.45%	F		25
23.9%	V	1	0
19.5%	F		30
18%	F		25
18.8%	V	1	30
8.9%	V	1	25
18%	F		25

Survey of Credit Card Plans

$0.00	4, 5, 6, 8	(888) 828-1690
$20.00	4, 5, 6, 8	(800) 365-7043
$15.00	1, 2, 3, 4, 5, 6, 8, 10	(800) 472-7708
$0.00	2, 3, 4, 6, 9, 10	(888) 269-2273
$25.00	4, 5	(800) 241-7990
$20.00	N.R.	(800) 637-6884
$0.00	N.R.	(800) 804-8516
$0.00	4, 6	(800) 848-8472
$15.00	4, 8, 10	(800) 456-2273
$0.00	10	(307) 358-5300
$99.00	N.R.	(877) 825-3242
$12.00	4, 5, 8, 10	(800) 423-0458
$0.00	N.R.	(302) 422-8511
$20.00	4, 5, 10	(800) 833-3010
$0.00	N.R.	(919) 552-2242
$12.00	N.R.	(404) 649-2251

Survey of Credit Card Plans

01/31/2012	FIRST COUNTY BANK	VISA	Single State	CT
01/31/2012	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	N
07/31/1990	CITIZENS TRUST COMPANY	VISA	Regional	R
01/31/2012	FIRST NATIONAL BANK OF OMAHA	VISA	National	N
07/31/1990	CHASE MANHATTAN BANK (USA), THE	VISA	National	N
01/31/2012	FIRST SECURITY BANK	VISA	Single State	AR
07/31/1990	CENTRAL BANK OF THE SOUTH	VISA	Regional	R
01/31/2012	FIRST TENNESSEE BANK NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2012	FIRSTBANK	VISA	Regional	R
01/31/2012	HUNTINGTON STATE BANK	VISA	Single State	TX
01/31/2012	IDAHO INDEPENDENT BANK	VISA	National	N
07/31/1990	BANK IV WICHITA, NATIONAL ASSOCIATION	VISA	Regional	R
01/31/2012	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	KENTUCKY BANK	VISA	Single State	KY
01/31/2012	LIBERTY BANK AND TRUST COMPANY	VISA	National	N
01/31/2012	LOS ALAMOS NATIONAL BANK	VISA	National	N
01/31/2012	MERCER SAVINGS BANK	VISA	Single State	OH
01/31/2012	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	N

Survey of Credit Card Plans

9.15%	V	1	25
7.15%	V	1	25
16%	F		25
13.99%	V	1	21
19.8%	F		30
9.99%	F		25
17%	V	1	30
9.15%	V	1	25
15.15%	V	1	25
13.92%	F		25
10.17%	V	1	25
17.76%	F		25
14.99%	V	1	21
11.15%	V	1	25
9.96%	F		24
10.5%	F		30
11.9%	F		25
13.92%	F		30

Survey of Credit Card Plans

$25.00	N.R.	(203) 462-4400
$0.00	N.R.	(800) 768-3248
$20.00	N.R.	(401) 456-7614
$0.00	2, 3, 4, 6, 9	(888) 530-3626
$20.00	2, 3, 4, 6, 7, 10	(800) 441-7681
$0.00	1, 3, 4, 6	(501) 280-3516
$20.00	4, 6, 8	(800) 239-5175
$0.00	4, 6, 9	(800) 234-2840
$0.00	2, 4, 6	(800) 964-3444
$0.00	N.R.	(888) 890-6080
$0.00	4, 5, 6, 7	(208) 338-8011
$12.00	N.R.	(800) 333-5221
$0.00	N.R.	(888) 804-8516
$0.00	N.R.	(859) 987-1795
$0.00	N.R.	(800) 883-3943
$0.00	2, 3, 4, 5, 6, 8	(800) 525-9634
$20.00	9	(419) 586-5159
$0.00	N.R.	(800) 951-6235

Survey of Credit Card Plans

07/31/1990	ARKANSAS FEDERAL SAVINGS BANK	VISA	National	N
01/31/2012	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
01/31/2012	NORDSTROM FSB	VISA	National	N
01/31/2012	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	R
01/31/2012	PINNACLE BANK	VISA	Regional	R
07/31/1990	AMERICAN NATIONAL BANK OF NEW YORK	VISA	National	N
01/31/2012	REGIONS BANK	VISA	Regional	R
01/31/2012	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1990	STATE STREET BANK AND TRUST COMPANY	VISA	National	N
01/31/2012	S & T BANK	VISA	Single State	PA
01/31/1990	STAR BANK, N.A., CINCINNATI	VISA	Regional	R
01/31/2012	SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	VISA	National	N
01/31/1990	SOVRAN BANK/DELAWARE	VISA	Regional	R
01/31/2012	SUNFLOWER BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	TCM BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	TIB THE INDEPENDENT BANKERSBANK	VISA	National	N
01/31/2012	TRUSTMARK NATIONAL BANK	VISA	Regional	R
01/31/2012	U.S. BANK NATIONAL ASSOCIATION ND	VISA	National	N

Survey of Credit Card Plans

	11.88%	F		0
	9.99%	F		25
	16.9%	V	1	25
	10.25%	V	1	25
	15.96%	V	1	25
	19.8%	F		20
	16.99%	V	1	25
	8.45%	V	1	25
	17.99%	F		25
	9.25%	V	1	25
	16.5%	V	1	25
	7.25%	V	1	25
	18.9%	F		30
	7.65%	V	1	25
	9.99%	V	1	25
	14.24%	V	1	25
	15.9%	F		30
	17.99%	V	1	27

Survey of Credit Card Plans

$35.00	N.R.	(501) 227-7301
$0.00	2, 4, 5, 10	(800) 690-3440
$0.00	3, 4, 6, 10	(800) 964-1800
$0.00	10	(800) 468-6682
$0.00	4, 5, 6, 10	(800) 369-7283
$69.00	N.R.	(800) 234-8472
$0.00	N.R.	(800) 734-4667
$0.00	2, 3, 4, 6	(888) 584-3600
$25.00	4	(617) 847-9715
$25.00	4, 6	(800) 325-2265
$20.00	4	
$0.00	4	(800) 272-2102
$18.00	4, 5, 8	(800) 441-8300
$0.00	3, 4, 6	(888) 827-5564
$0.00	4, 6, 10	(800) 883-0131
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(601) 208-7685
$0.00	9	(800) 285-8585

Survey of Credit Card Plans

	ND			
01/31/2012	UNITED BANK, INC.	VISA	Regional	R
01/31/2012	WALLIS STATE BANK, THE	VISA	Single State	TX
01/31/1990	SECURITY PACIFIC NATIONAL BANK	VISA	Single State	CA
01/31/2012	WELLS FARGO BANK, NATIONAL ASSOCIATION	VISA	National	N
01/31/2012	WHITNEY BANK	VISA	Regional	R
01/31/1990	SECURITY PACIFIC BANK ARIZONA	VISA	Single State	AZ
07/31/2012	1ST SUMMIT BANK	VISA	National	
01/31/1990	PROVIDIAN NATIONAL BANK	VISA	Regional	R
01/31/1990	PNC NATIONAL BANK	VISA	National	N
01/31/1990	OHIO SAVINGS BANK	VISA	National	N
07/31/2012	ARVEST BANK	VISA	Regional	AR, CO, KS, MS, MO, NM, OK, TN, TX
01/31/1990	JCPENNEY NATIONAL BANK	VISA	National	N
07/31/2012	CENTRAL BANK & TRUST COMPANY	VISA	Single State	KY
01/31/1990	HOME SAVINGS OF AMERICA, F.A.	VISA	Regional	R
01/31/1990	HIBERNIA NATIONAL BANK IN NEW ORLEANS, THE	VISA	National	N
07/31/2012	CONVERSE COUNTY BANK, THE	VISA	National	
07/31/2012	CREDIT ONE BANK, NATIONAL ASSOCIATION	VISA	National	

Survey of Credit Card Plans

	9.25%	V	1		25
	14.92%	F			25
	19.8%	F			25
	15.14%	V	1		25
	9.25%	V	1		25
	18%	F			25
	7.75%	V	1	4.5%	25
	21.9%	F			0
	17.99%	F			25
	14.75%	F			25
	17.9%	V	1	14.65%	25
	19.5%	F			30
	18%	F		0%	27
	17.6%	V	7		25
	21.9%	F			30
	9.45%	F		0%	25
	23.9%	V	1	20.65%	0

Survey of Credit Card Plans

$0.00		N.R.	(800) 242-7600
$0.00		4, 5, 6, 8	(979) 478-6151
$18.00		N.R.	(800) 243-7662
$0.00		N.R.	(800) 642-4720
$0.00		N.R.	(800) 326-3501
$18.00		N.R.	(800) 243-7762
$15.00	$2.50	N.R.	(814) 262-4010
$0.00		1, 2, 3, 4, 6, 10	(800) 227-6886
$18.00		4, 5, 8, 10	(800) 443-0112
$18.00		4	
$0.00	$20.00	4, 6, 8	(800) 356-8085
$15.00		N.R.	(800) 247-4714
$20.00	$5.00	N.R.	(800) 637-6884
$18.00		4	(800) 362-7010
$12.00		4	(504) 586-2313
$0.00	$0.00	10	
$99.00	$25.00	N.R.	(877) 825-3242

Survey of Credit Card Plans

01/31/1990	FIRST SIGNATURE BANK AND TRUST COMPANY	VISA	Regional	R
01/31/1990	FIRST OMNI BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2012	FIRST BANK	VISA	Regional	AZ, CA, CO
07/31/2012	FIRST COUNTY BANK	VISA	Single State	CT
07/31/2012	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHARLESTON	VISA	National	
07/31/2012	FIRST NATIONAL BANK OF OMAHA	VISA	National	
01/31/1990	FIRST INTERSTATE BANK OF ARIZONA, NATIONAL ASSOCIATION	VISA	National	N
07/31/2012	FIRST SECURITY BANK	VISA	Single State	AR
01/31/1990	FIRST ATLANTA BANK, NATIONAL ASSOCIATION	VISA	National	N
07/31/2012	FIRST STATE BANK OF NEWCASTLE	VISA	Regional	SD, WY
01/31/1990	FAR WEST FEDERAL BANK, SAVINGS BANK	VISA	Regional	R
01/31/1990	EQUITABLE BANK OF DELAWARE	VISA	National	N
07/31/2012	GREENVILLE NATIONAL BANK	VISA	Single State	OH
07/31/2012	HANCOCK BANK	VISA	Regional	AL, FL, MS
01/31/1990	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA	National	N
07/31/2012	HUNTINGTON STATE BANK	VISA	Single State	TX
07/31/2012	IDAHO INDEPENDENT BANK	VISA	Single State	ID

Survey of Credit Card Plans

19.52%	V	3		25
19.44%	F			25
15.15%	V	1	11.9%	25
9.15%	V	1	5.9%	25
7.15%	V	1	3.9%	25
13.99%	V	1	10.74%	21
18%	F			25
9.99%	F		0%	25
17.88%	F			25
14.88%	F		0%	35
18%	F			25
18.9%	F			25
17.9%	F		0%	25
11.24%	V	1	7.99%	25
18.8%	V	1		30
13.92%	F		0%	25
10.17%	V	1	6.92%	25

Survey of Credit Card Plans

$0.00		N.R.	(800) 522-1776
$18.00		4, 8	(800) 441-8026
$0.00	$20.00	2, 4, 6	(800) 964-3444
$25.00	$10.00	N.R.	(203) 462- 4400
$0.00	$6.80	N.R.	(888) 529-2220
$0.00	$35.00	2, 3, 4, 6, 9	(888) 530-3626
$20.00		4, 6	(800) 365-7045
$0.00	$29.00	1, 3, 4, 6	(501) 280-3516
$15.00		4, 5	(800) 241-7990
$9.00	$0.00	4, 10	(888) 788-2892
$12.00		N.R.	(800) 367-9711
$18.00		N.R.	(800) 441-7787
$0.00	$20.00	N.R.	(937) 548-1114
$0.00	$15.00	N.R.	(800) 448-8812
$20.00		4, 5, 10	(800) 833-3010
$0.00	$0.00	N.R.	(888) 890-6080
$0.00	$10.00	10	(800) 756-8300

Survey of Credit Card Plans

01/31/1990	CONNECTICUT BANK AND TRUST COMPANY, NATIONAL ASSOCIATION, THE	VISA	National	N
07/31/2012	KENTUCKY BANK	VISA	Single State	KY
07/31/2012	LIBERTY BANK & TRUST COMPANY	VISA	National	
07/31/2012	LOS ALAMOS NATIONAL BANK	VISA	National	
07/31/2012	MERCER SAVINGS BANK	VISA	Single State	OH
07/31/2012	MORTON COMMUNITY BANK	VISA	National	
07/31/2012	NATIONAL BANK OF BLACKSBURG, THE	VISA	National	
07/31/2012	NEWFIELD NATIONAL BANK	VISA	Single State	NJ
07/31/2012	NORDSTROM FSB	VISA	National	
07/31/2012	OHIO VALLEY BANK COMPANY, THE	VISA	Regional	KY, OH, WV
07/31/2012	PINNACLE BANK	VISA	Regional	IA, KS, MO, NE
01/31/1990	CHASE MANHATTAN BANK (USA), NATIONAL ASSOCIATION, THE	VISA	National	N
07/31/2012	REGIONS BANK	VISA	Regional	AL, AR, FL, GA, IL, IN, IA, KY, LA, MS, MO, NC, SC, TN, TX, VA
07/31/2012	REPUBLIC BANK & TRUST COMPANY	VISA	Single State	KY
07/31/2012	S & T BANK	VISA	Single State	PA
01/31/1990	CENTRAL BANK OF THE SOUTH	VISA	Regional	R
07/31/2012	THE ADIRONDACK TRUST COMPANY	VISA	Single State	NY

Survey of Credit Card Plans

15%	F			25
11.15%	V	1	7.9%	25
9.96%	F		0%	24
10.5%	F		0%	30
11.9%	F		0%	25
7.25%	V	1	4%	35
13.92%	F		0%	30
9.99%	F		0%	25
16.9%	V	1	13.65%	25
10.25%	V	1	7%	25
15.96%	V	1	16%	25
19.8%	F			30
16.99%	V	1	13.74%	21
8.45%	V	1	14.7%	25
9.25%	V	1	6%	25
17%	V	1		30
15%	F		0%	25

Survey of Credit Card Plans

$25.00		4	(800) 248-0430
$0.00	$20.00	N.R.	(859) 978-1795
$0.00	$29.00	N.R.	(800) 883-3943
$0.00	$25.00	2, 3, 4, 5, 6, 8	(800) 525-9634
$20.00	$35.00	N.R.	(419) 586-5159
$0.00	$25.00	N.R.	(309) 266-5337
$0.00	$20.00	N.R.	(540) 951-6235
$0.00	$5.00	2, 4, 5, 10	(800) 692-3440
$0.00	$25.00	3, 4, 6, 10	(866) 759-0151
$0.00	$15.00	10	(800) 468-6682
$0.00	$20.00	4, 5, 6, 10	(800) 369-7283
$20.00		2, 3, 6, 10	(800) 441-7681
$0.00	$25.00	3, 4, 6, 9, 10	(800) 253-2265
$0.00	$25.00	2, 3, 4, 6	(888) 584-3600
$25.00	$20.00	4, 6, 10	(800) 325-2265
$20.00		4, 6, 8	(205) 552-1555
$15.00	$20.00	4, 6	(800) 485-7899

Survey of Credit Card Plans

07/31/2012	THE INDEPENDENT BANKERSBANK	VISA	National	
07/31/2012	TRUSTMARK NATIONAL BANK	VISA	Regional	FL, MS, TN, TX
07/31/2012	U.S. BANK NATIONAL ASSOCIATION ND	VISA	National	
07/31/2012	UNITED BANK INC.	VISA	Regional	DC, KY, MD, OH, PA, VA, WV
07/31/2012	WHITNEY BANK	VISA	Regional	LA, TX
01/31/1997	MELLON BANK (DE) NATIONAL ASSOCIATION	***VISA***	National	N
01/31/2005	UNITED BANK, INC.	VISA.	Regional	R
07/31/1999	FIRST NATIONAL BANK SOUTH DAKOTA	VISA.	National	N
07/31/1999	DIAL BANK	VISA.	Regional	R
07/31/1999	FULTON BANK	VISA.	Regional	R
07/31/1998	BANK OF HOVEN	VISA.	Regional	R
01/31/1999	FIRST NATIONAL BANK SOUTH DAKOTA	VISA.	National	N
01/31/1998	FIRST FINANCIAL CARD SERVICES BANK, NATIONAL ASSOCIATION	VISA (AAA)	Single State	WI
01/31/1997	FIRST FINANCIAL CARD SERVICES BANK, NATIONAL ASSOCIATION	VISA (AAA)	Single State	WI
07/31/1997	FIRST FINANCIAL CARD SERVICES BANK, NATIONAL ASSOCIATION	VISA (AAA)	Single State	WI

Survey of Credit Card Plans

14.24%	V	1	10.99%	25
15.9%	F		0%	30
17.99%	V	1	14.74%	27
9.25%	V	1	6%	25
11.24%	V	1	7.99%	25
14.15%	V	1		25
11.25%	V	1		25
13.99%	V	9		25
19.8%	F			25
14.75%	V	1		25
21%	F			25
13.99%	V	9		25
17.5%	V	1		25
17.5%	V	1		25
17.5%	V	1		25

Survey of Credit Card Plans

$0.00	$25.00	N.R.	(800) 367-7576
$0.00	$35.00	1, 3, 4, 9	(601) 208-7685
$0.00	$25.00	9	(800) 285-8585
$0.00	$15.00	1, 9	(800) 242-7600
$0.00	$15.00	N.R.	(800) 844-4450
$0.00		4, 5, 8	(800) 753-7011
$0.00		9, 10	(800) 242-7600
$0.00		4, 9	(800) 688-7070
$20.00		N.R.	(605) 336-3933
$0.00		4	(800) 385-2664
$29.00		N.R.	(605) 948-2278
$0.00		9	(800) 688-7070
$0.00		2, 4, 5, 6, 10	(800) 472-7708
$0.00		2, 4, 5, 6, 10	(800) 472-7708
$0.00		2, 4, 5, 6, 10	(800) 472-7708

Survey of Credit Card Plans

07/31/1990	FAR WEST FEDERAL BANK, SAVINGS BANK	VISA-AAA	Regional	R
01/31/1991	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
07/31/1991	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
07/31/1992	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
01/31/1992	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
01/31/1990	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
07/31/1990	APPLE BANK FOR SAVINGS	VISA (AFT AFFINITY CARD)	National	N
01/31/1998	OHIO SAVINGS BANK	VISA AND MASTERCARD	National	N
01/31/2005	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2006	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
07/31/2010	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/1996	FIRST SECURITY BANK OF NEW MEXICO, NATIONAL ASSOCIATION	VISA AND MASTERCARD	Single State	NM
07/31/1996	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R

Survey of Credit Card Plans

	18%	F		25
	14.9%	F		25
	14.9%	F		25
	14.9%	F		25
	14.9%	F		25
	14.9%	F		25
	16.75%	F		25
	14.75%	V	1	25
	13.92%	F		25
	16.65%	V	1	25
	14.24%	V	1	25
	18%	V	1	25
	13.02%	V	3	25

Survey of Credit Card Plans

$12.00	5, 8	(800) 367-9711
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$15.00	1, 4, 5, 6, 8, 10	(800) 992-2959
$18.00	4, 9	(800) 696-2222
$0.00	4, 6	(512) 671-2221
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 367-7576
$0.00	4, 5, 6, 8	(800) 445-1278
$18.00	4, 5, 6	(800) 356-8085

Survey of Credit Card Plans

07/31/1996	CORESTATES BANK OF DELAWARE, NATIONAL ASSOCIATION	VISA AND MASTERCARD	Regional	R
01/31/2008	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2004	FIRST COMMERCIAL BANK	VISA AND MASTERCARD	Single State	AL
01/31/2008	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
07/31/1997	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R
07/31/2008	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
01/31/2006	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2010	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
01/31/2007	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2009	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/1997	FIRST SECURITY BANK OF NEW MEXICO, NATIONAL ASSOCIATION	VISA AND MASTERCARD	Single State	NM
01/31/1996	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R
07/31/2004	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N

Survey of Credit Card Plans

17.8%	V	1	25
13.92%	F		25
7.9%	F		25
15.15%	V	1	25
13.1%	V	3	25
13.92%	F		25
13.92%	F		25
11.25%	V	1	25
16.15%	V	1	25
12.9%	V	1	25
17.15%	V	1	25
13.3%	V	3	25
11.9%	V	1	25

Survey of Credit Card Plans

$20.00	N.R.	(800) 833-3010
$0.00	4, 6	(800) 848-8472
$0.00	1, 2, 3, 4, 5, 6, 7, 8, 9	(800) 543-8229
$0.00	N.R.	(800) 367-7576
$18.00	4, 5, 6	(800) 356-8085
$0.00	4, 6	(512) 671-2221
$0.00	4, 6	(512) 671-2221
$0.00	N.R.	(800) 353-6454
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 367-7576
$0.00	4, 5, 6, 8	(800) 445-2689
$18.00	4, 5, 6	(800) 356-8085
$0.00	N.R.	(800) 367-7576

Survey of Credit Card Plans

01/31/1997	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R
01/31/2009	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2009	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2003	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
07/31/2009	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
07/31/1997	OHIO SAVINGS BANK	VISA AND MASTERCARD	Regional	R
07/31/2006	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
01/31/2010	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2007	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2004	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2005	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2008	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2009	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N

Survey of Credit Card Plans

13.09%	V	3	25
9.9%	F		25
13.92%	F		25
12.15%	V	1	25
12.4%	V	1	25
14.75%	V	1	30
13.92%	F		25
13.92%	F		25
13.92%	V	4	25
9.9%	F		25
13.9%	V	1	25
9.9%	F		25
9.9%	F		25

Survey of Credit Card Plans

$18.00	4, 5, 6	(800) 356-8085
$0.00	N.R.	(800) 353-6454
$0.00	4, 6	(800) 848-8472
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 696-4163
$0.00	4, 6	(512) 671-2221
$0.00	4, 6	(800) 848-8472
$0.00	3, 4, 6	(800) 848-8472
$0.00	3, 4, 6, 9, 10	(800) 666-2884
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(504) 889-9421
$0.00	N.R.	(800) 353-6454

Survey of Credit Card Plans

01/31/2009	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2008	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2005	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2010	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2008	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2005	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2011	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2007	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2006	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2007	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
07/31/2007	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
01/31/2007	CITY NATIONAL BANK OF TAYLOR, THE	VISA AND MASTERCARD	Single State	TX
07/31/2006	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N

Survey of Credit Card Plans

13.92%	F		25
12.9%	V	1	25
9.9%	F		25
13.92%	F		25
9.9%	F		25
13.92%	F		25
11.25%	V	1	25
16.15%	V	1	25
15.15%	V	1	25
9.9%	F		25
9.9%	F		25
13.92%	F		25
9.9%	F		25

Survey of Credit Card Plans

$0.00	4, 6	(800) 848-8472
$0.00	N.R.	(800) 367-7576
$0.00	3, 4, 6, 9, 10	(800) 666-2884
$0.00	4, 6	(800) 848-8472
$0.00	N.R.	(800) 353-6454
$0.00	4, 6	(512) 671-2221
$0.00	N.R.	(800) 353-6454
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 367-7576
$0.00	3, 4, 5, 6, 9	(800) 353-6454
$0.00	N.R.	(800) 353-6454
$0.00	4, 6	(512) 671-2221
$0.00	3, 4, 5, 6, 9	(800) 353-6454

Survey of Credit Card Plans

01/31/1998	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R
07/31/1998	SECURITY NATIONAL BANK AND TRUST COMPANY OF NORMAN, THE	VISA AND MASTERCARD	Regional	R
01/31/2011	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
01/31/2010	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2005	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2010	BANK OF LOUISIANA	VISA AND MASTERCARD	National	N
01/31/2004	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/1996	FIRST NATIONAL BANK OF OMAHA	VISA AND MASTERCARD	National	N
01/31/2003	TIB THE INDEPENDENT BANKERSBANK	VISA AND MASTERCARD	National	N
01/31/2006	BANK OF LOUISIANA	VISA AND MASTER CARD	National	N
07/31/1996	FIRST SECURITY BANK OF NEW MEXICO, NATIONAL ASSOCIATION	VISA AND MASTERCARD.	Single State	NM
01/31/1992	HUNTINGTON NATIONAL BANK, THE	VISA AND MASTERCARD STANDARD	Regional	R
07/31/2006	APPLIED CARD BANK	VISA APPLIED CARD	National	N

Survey of Credit Card Plans

15.02%	V	3	25
15.02%	V	3	25
11.25%	V	1	25
12.9%	V	1	25
13.15%	V	1	25
9.9%	F		25
11.9%	V	1	25
19.75%	V	9	25
12.15%	V	1	25
9.9%	F		25
17.15%	V	1	25
18.9%	F		25
23.99%	V	1	0

Survey of Credit Card Plans

$18.00	4, 5, 6, 7	(405) 366-3910
$18.00	4, 5, 6, 7	(800) 356-3910
$0.00	3, 4, 6	(800) 353-6454
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 367-7576
$0.00	N.R.	(800) 353-6454
$0.00	N.R.	(800) 367-7576
$0.00	4, 5, 10	(800) 688-7070
$0.00	1	(800) 367-7576
$0.00	3, 4, 5, 6, 9	(800) 666-2884
$0.00	4, 5, 6, 8	(800) 445-2689
$18.00	N.R.	(800) 842-2900
$50.00	N.R.	(302) 326-4200

Survey of Credit Card Plans

		BANK		
07/31/2005	APPLIED CARD BANK	VISA APPLIED CARD BANK	National	N
01/31/2006	APPLIED CARD BANK	VISA APPLIED CARD BANK	National	N
01/31/2008	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
01/31/2011	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2008	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
01/31/2010	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
01/31/2007	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2007	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
01/31/2009	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2006	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2010	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2009	CITY NATIONAL BANK	VISA BUSINESS	Regional	R
07/31/2008	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
07/31/2010	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Regional	R
01/31/2012	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Regional	R
07/31/2012	CHEMUGN CANAL TRUST COMPANY	VISA BUSINESS CARD	Regional	NY, PA
01/31/2010	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
01/31/2007	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
07/31/2009	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY

Survey of Credit Card Plans

	23.99%	V	1		0
	23.99%	V	2		0
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	15.96%	F			25
	10.4%	V	1		25
	8.65%	V	1		25
	8.65%	V	1		25
	8.65%	V	1	5.4%	25
	8.65%	V	1		25
	13.65%	V	1		25
	8.65%	V	1		25

Survey of Credit Card Plans

$50.00		N.R.	(302) 326-4200
$50.00		N.R.	(302) 326-4200
$50.00		2, 3, 4, 6	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$50.00		2, 3, 4, 6	(800) 221-5920
$50.00		2, 3, 4, 6	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$50.00		2, 3, 4, 6	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$50.00		2, 3, 4, 6, 10	(800) 221-5920
$25.00		3, 4, 6	(607) 737-3761
$25.00		3, 4, 6	(800) 836-3711
$25.00		3, 4, 6	(800) 836-3711
$0.00	$25.00	3, 4, 6	(800) 836-3711
$25.00		3, 4, 6	(800) 836-3711
$25.00		N.R.	(607) 737-3761
$25.00		3, 4, 6	(800) 836-3711

Survey of Credit Card Plans

01/31/2011	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Regional	R
07/31/2007	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
07/31/1994	WEST ONE BANK, IDAHO	VISA BUSINESS CARD	National	N
07/31/2011	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Regional	R
01/31/2009	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
01/31/2008	CHEMUNG CANAL TRUST COMPANY	VISA BUSINESS CARD	Single State	NY
07/31/2009	RBC BANK (USA)	VISA BUSINESS PLATINUM	Regional	R
01/31/1990	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
01/31/1991	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
07/31/1991	INB NATIONAL BANK	VISA CARD	National	N
07/31/1990	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA CARD	Single State	WA
01/31/2008	FIRST NATIONAL BANK OF LITCHFIELD, THE	VISA CARD	Single State	CT
07/31/1990	INB NATIONAL BANK	VISA CARD	National	N
01/31/1990	CITICORP SAVINGS OF FLORIDA, A FEDERAL SAVINGS & LOAN ASSOCIATION	VISA CARD	Single State	FL
01/31/1990	UNITED STATES NATIONAL BANK OF OREGON	VISA CARD	Single State	OR
01/31/1990	FIRST NATIONAL BANK OF COMMERCE	VISA CARD	Regional	R

Survey of Credit Card Plans

8.65%	V	1		25
13.65%	V	1		25
15.92%	V	5		25
8.65%	V	1		25
8.65%	V	1		25
11.4%	V	1		25
7.25%	V	1		25
19.8%	F			25
19.8%	F			25
19.8%	F			30
18%	V	4		25
10.92%	F			25
19.8%	F			30
18%	F			25
18.99%	V	9		25
18%	F			25

Survey of Credit Card Plans

$25.00	3, 4, 6	(800) 836-3711
$25.00	3, 4, 6	(607) 737-3761
$20.00	3, 4, 5, 6, 8	(208) 387-3640
$25.00	3, 4, 6	(800) 836-3711
$25.00	3, 4, 6	(800) 836-3711
$25.00	3, 4, 6	(607) 737-3761
$0.00	2, 3, 4, 6	(888) 257-6837
$20.00	4, 5, 6, 8	(516) 420-1122
$20.00	4, 6	(516) 420-1122
$15.00	4	(800) 344-1140
$15.00	4	(800) 552-5050
$0.00	N.R.	(888) 567-1814
$15.00	4	(800) 344-1140
$20.00	N.R.	(800) 225-2484
$15.00	1, 2, 3, 4, 5, 6, 10	(800) 445-9934
$12.00	N.R.	(800) 826-3390

Survey of Credit Card Plans

07/31/1993	OHIO SAVINGS BANK	VISA CARD	Regional	R
07/31/1994	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
07/31/1991	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N
01/31/1991	OHIO SAVINGS BANK	VISA CARD	National	N
01/31/1993	OHIO SAVINGS BANK	VISA CARD	Regional	R
07/31/1991	FIRST SIGNATURE BANK AND TRUST COMPANY	VISA CARD	Regional	R
01/31/1990	CENTRAL FIDELITY BANK, N.A.	VISA CARD	National	N
01/31/1992	INB NATIONAL BANK	VISA CARD	National	N
07/31/1991	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
07/31/1994	OHIO SAVINGS BANK	VISA CARD	Regional	R
01/31/1990	GLENDALE FEDERAL BANK, FEDERAL SAVINGS BANK	VISA CARD	Regional	R
07/31/1996	FIRST BANK OF SOUTH DAKOTA (NATIONAL ASSOCIATION)	VISA CARD	Regional	R
07/31/1992	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N
07/31/1990	OHIO SAVINGS BANK	VISA CARD	National	N
01/31/1994	OHIO SAVINGS BANK	VISA CARD	Regional	R
01/31/1990	FIRST INTERSTATE BANK OF WASHINGTON, NATIONAL ASSOCIATION	VISA CARD	Single State	WA
07/31/1990	FIRST SIGNATURE BANK AND TRUST	VISA CARD	Regional	R

Survey of Credit Card Plans

	14.75%	F		25
	17.15%	V	1	25
	17.9%	F		25
	14.75%	F		25
	14.75%	F		25
	17.33%	V	3	25
	18%	F		25
	19.8%	F		30
	19.8%	F		25
	14.75%	F		25
	14.95%	F		0
	18.15%	V	1	25
	17.9%	F		25
	14.75%	F		25
	14.75%	F		25
	18%	V	4	25
	19.53%	V	3	25

Survey of Credit Card Plans

$25.00	4	(216) 622-4111
$20.00	4, 6	(516) 420-1122
$40.00	N.R.	(800) 937-5000
$18.00	4	(800) 356-1445
$25.00	4	(800) 860-1445
$0.00	4, 8	(800) 552-1776
$15.00	N.R.	(800) 388-5634
$15.00	4	(800) 344-1140
$20.00	4, 6	(516) 420-1122
$25.00	4	(216) 622-4111
$17.00	4, 10	(800) 733-2273
$12.00	4	(800) 285-8585
$40.00	N.R.	(800) 937-5000
$18.00	4	(800) 356-1445
$25.00	N.R.	(216) 622-4111
$15.00	4	(800) 552-5050
$0.00	N.R.	(800) 522-1776

Survey of Credit Card Plans

	COMPANY			
01/31/1990	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N
01/31/2010	FIRST NATIONAL BANK OF LITCHFIELD, THE	VISA CARD	Single State	CT
07/31/1990	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N
07/31/1991	OHIO SAVINGS BANK	VISA CARD	National	N
01/31/1992	OHIO SAVINGS BANK	VISA CARD	National	N
01/31/1990	SOVRAN BANK, NATIONAL ASSOCIATION	VISA CARD	Regional	R
01/31/1992	FIRST SIGNATURE BANK AND TRUST COMPANY	VISA CARD	Regional	R
01/31/1990	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA CARD	National	N
01/31/1990	CITICORP SAVINGS OF ILLINOIS	VISA CARD	Single State	IL
01/31/1991	FIRST SIGNATURE BANK AND TRUST COMPANY	VISA CARD	Regional	R
07/31/1990	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
01/31/1990	INB NATIONAL BANK	VISA CARD	National	N
01/31/1990	FIRST SECURITY BANK OF UTAH, NATIONAL ASSOCIATION	VISA CARD	Single State	UT
07/31/1992	INB NATIONAL BANK	VISA CARD	National	N
01/31/1992	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N

Survey of Credit Card Plans

16.9%	F		25
10.92%	F		25
16.9%	F		25
14.75%	F		25
14.75%	F		25
17.5%	V	1	25
15.66%	V	3	25
21%	F		25
19.8%	F		30
18.27%	V	3	25
19.8%	F		25
19.8%	F		30
18.22%	V	5	25
19.8%	F		30
17.9%	F		25

Survey of Credit Card Plans

$40.00	2, 3, 4, 6	(800) 937-5000
$0.00	N.R.	(888) 567-1814
$40.00	3, 4, 6	(800) 937-5000
$25.00	4	(800) 356-1445
$25.00	4	(800) 356-1445
$18.00	N.R.	(804) 858-4228
$0.00	4, 8, 10	(800) 522-1776
$0.00	4	(800) 223-5279
$20.00	N.R.	(312) 263-6660
$0.00	4	(800) 522-1776
$20.00	4, 5, 6, 8	(516) 420-1122
$15.00	4	(800) 344-1140
$20.00	4, 6	(800) 445-2689
$15.00	4	(800) 344-1140
$40.00	N.R.	(800) 937-5000

Survey of Credit Card Plans

07/31/1990	FIRST VIRGINIA BANK	VISA CARD	Regional	R
01/31/1990	DELAWARE TRUST COMPANY	VISA CARD	Regional	R
01/31/1990	MIDLANTIC NATIONAL BANK/DELAWARE	VISA CARD	Regional	R
01/31/1990	MANUFACTURERS AND TRADERS TRUST COMPANY	VISA CARD	Single State	NY
01/31/1991	CHEVY CHASE SAVINGS BANK, FEDERAL SAVINGS BANK	VISA CARD	National	N
01/31/1991	SOVRAN BANK, NATIONAL ASSOCIATION	VISA CARD	Regional	R
07/31/2008	FIRST NATIONAL BANK OF LITCHFIELD, THE	VISA CARD	Single State	CT
07/31/2009	FIRST NATIONAL BANK OF LITCHFIELD, THE	VISA CARD	Single State	CT
07/31/1992	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
01/31/1991	INB NATIONAL BANK	VISA CARD	National	N
01/31/1993	INB NATIONAL BANK	VISA CARD	National	N
07/31/1992	OHIO SAVINGS BANK	VISA CARD	Regional	R
07/31/1992	FIRST SIGNATURE BANK AND TRUST COMPANY	VISA CARD	Regional	R
07/31/1990	SOVRAN BANK, NATIONAL ASSOCIATION	VISA CARD	Regional	R
01/31/1990	GREAT WESTERN BANK, A FEDERAL SAVINGS BANK	VISA CARD	Single State	CA
01/31/1990	CENTRAL FIDELITY BANK	VISA CARD	National	N

Survey of Credit Card Plans

18%	F		25
17.17%	V	9	25
16.92%	F		25
19.8%	F		30
17.9%	F		25
17%	V	1	25
10.92%	F		25
10.92%	F		25
19.8%	F		25
19.8%	F		30
19.8%	F		30
14.75%	F		25
15.34%	V	3	25
17%	V	1	25
19.8%	F		25
18%	F		25

Survey of Credit Card Plans

$15.00	4, 8	(703) 533-6122
$15.00	N.R.	(302) 422-8511
$18.00	4	(800) 634-6415
$20.00	N.R.	(716) 633-2590
$40.00	3, 4	(800) 937-5000
$18.00	4	(800) 648-3010
$0.00	N.R.	(888) 567-1814
$0.00	N.R.	(888) 567-1814
$20.00	4, 6	(516) 420-1122
$15.00	4	(800) 344-1140
$15.00	4	(800) 344-1140
$25.00	4	(800) 860-1445
$0.00	4, 8, 10	(800) 522-1776
$18.00	N.R.	(804) 858-4228
$0.00	2, 3, 4	(800) 382-3334
$15.00	N.R.	(800) 388-5634

Survey of Credit Card Plans

01/31/1992	NATIONAL WESTMINSTER BANK USA	VISA CARD	Regional	R
01/31/1990	SOUTH CAROLINA NATIONAL BANK, THE	VISA CARD 18.9% NO FEE NO GRACE	Single State	SC
01/31/1991	SOUTH CAROLINA NATIONAL BANK, THE	VISA CARD 18.9% NO FEE NO GRACE	Single State	SC
07/31/1990	SOUTH CAROLINA NATIONAL BANK, THE	VISA CARD 18.9% NO FEE NO GRACE	Single State	SC
07/31/1991	SOUTH CAROLINA NATIONAL BANK, THE	VISA CARD, 18.9% NO FEE NO GRACE	Single State	SC
01/31/1992	SOUTH CAROLINA NATIONAL BANK, THE	VISA CARD, 18.9%, NO FEE, NO GRACE	Single State	SC
07/31/1991	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
01/31/1992	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
01/31/1990	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
01/31/1991	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
07/31/1992	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
07/31/1990	FIFTH THIRD BANK, THE	VISA CARD CLASSIC	Regional	R
07/31/1991	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA CARD REGULAR	National	N
01/31/1992	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA CARD REGULAR	National	N
07/31/1990	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA CARD REGULAR	National	N
01/31/1991	HOUSEHOLD BANK, NATIONAL ASSOCIATION	VISA CARD (REGULAR)	National	N

Survey of Credit Card Plans

	19.8%	F	25
	18.9%	F	0
	18.9%	F	0
	18.9%	F	0
	18.9%	F	0
	18.9%	F	0
	19.8%	F	25
	19.8%	F	25
	19.8%	F	30
	19.8%	F	30
	19.8%	F	25
	19.8%	F	30
	21%	F	25
	21%	F	25
	21%	F	25
	21%	F	25

Survey of Credit Card Plans

$20.00	4, 6	(516) 420-1122
$0.00	4	(803) 771-3939
$0.00	4	(803) 771-3939
$0.00	4	(803) 771-3939
$0.00	4	(803) 771-3939
$0.00	4	(803) 771-3939
$18.00	N.R.	(800) 972-3030
$18.00	N.R.	(800) 972-3030
$18.00	N.R.	
$18.00	N.R.	(800) 972-3030
$18.00	N.R.	(800) 972-3030
$18.00	N.R.	(800) 972-3030
$0.00	4	(800) 477-6000
$0.00	4	(800) 477-6000
$0.00	4	(408) 755-6632
$0.00	4	(800) 223-5279

Survey of Credit Card Plans

(Results truncated. Use CSV format for all records.)