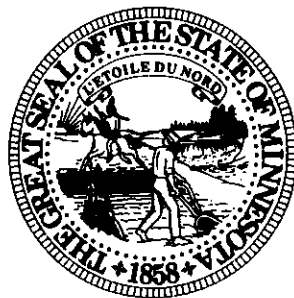


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State Treasurer's  
Minnesota Consumer Credit Card Report

January 2002

CAROL C. JOHNSON  
Treasurer of the State of Minnesota

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January, 2002

**I am pleased to present to you the eleventh annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by the Office of the State Treasurer. This Report is in keeping with my interest in increasing consumer awareness in Minnesota. I hope it is helpful to you.**

**This Report has been designed to be useful to you by comparing terms of credit offered to residents in Minnesota, including interest rates, grace periods and annual/other fees. Some credit card issuers have developed additional incentives to solicit your business, such as merchandise discounts, loss protection and rebates. You need to decide if these are important to you.**

**The Report does not make judgments of "good" or "bad" credit cards. Your personal financial needs must be the basis of these judgments. For example, if you pay your charges in full each month you would have little concern for the interest rate charged on balances carried month to month. You would then want to look for cards that allow an adequate grace period or the lowest annual fee. On the other hand, if you carry a balance month to month, you would be more concerned with the interest rate charged.**

**Listings in this Report are separated by Minnesota-issued and non-Minnesota-issued cards. Cards issued by financial institutions are listed separately from those issued by retail businesses. I believe you will find the information most helpful by identifying them in this way.**

**This Report continues to be a popular tool in providing information and tips to help Minnesota consumers become more "credit wise." As State Treasurer, I look forward to serving the citizens of Minnesota by continuing to provide this valuable public service.**

**I hope that you find the 2002 State Treasurer's Minnesota Consumer Credit Card Report useful. As with any public information tool, any suggestions to improve the Report, including information about credit cards that are not listed, would be appreciated.**



**Carol C. Johnson  
Treasurer  
State of Minnesota**

**The information presented in this REPORT is hereby certified to be a true and correct summary of data reported by companies issuing credit cards as of January 15, 2002.**

## HOW TO USE THIS REPORT TO SAVE MONEY

Use the chart below to determine how you use your credit card. Look at the far left column and decide which combination best describes your credit card practices. The columns to the right show which characteristics are most important to you: interest rate, grace period or annual fees.

<u>How Do You Use Your Credit Card</u>	<u>Interest Rate (APR)</u>	<u>Grace Period</u>	<u>Annual Fees</u>
Monthly Payments: Paid in Full Amount Charged: High, Medium or Low	Not as Important (No interest paid if there is a grace period)	Long as Possible (to avoid interest)	Low as Possible
Monthly Payments: Usually, but not always paid in full Amount Charged: Low	Somewhat Important	Very Important	Very Important
Monthly Payments: Usually, but not always paid in full Amount Charged: High with occasional high balances	Very Important	Somewhat Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: Low	Very Important	Not as Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: High with high balances	Most Important	Not as Important	Not as Important

**Please Note:**

The lowest interest rates are not always the most desirable.

High fees can be offset by low interest rates if your unpaid balances are high.

Grace periods help only if you pay your balance on time and in full each month.

## FREQUENTLY ASKED QUESTIONS

**1. What if the interest rate or other terms of credit are different than those shown in this Report?**

The information in this report is current as of January 15, 2002. All credit card issuers are allowed to change their credit terms at any time. Therefore, you can expect that the actual terms offered in a credit card application sent to you may occasionally differ from those in this Report.

**2. What should I do if I believe that the credit terms being offered are unfair or excessively different from those in this Report?**

**First:** Contact the credit card issuer and discuss your concerns directly. Frequently your questions can be answered. For example, the creditor may offer many different kinds of cards and you were sent the wrong application.

If your concerns are not adequately resolved, then

**Second:** Contact: Office of the Attorney General  
Consumer Protection Division  
1400 NCL Tower  
445 Minnesota Street  
St. Paul, Minnesota 55101  
(651) 296-3353  
(800) 657-3787  
E-mail: [attorney.general@state.mn.us](mailto:attorney.general@state.mn.us)

**3. Where does the public go to see a copy of this Report? What if I want to obtain additional copies of this Report?**

All public libraries have been provided with a copy of this Report. Most libraries have facilities to allow you to copy all or some of the Report. Permission is granted to make as many copies as needed.

Additional copies of this Report can be obtained by writing or calling:

Office of the State Treasurer  
Attention: Credit Card Desk  
303 Administration Building  
St. Paul, Minnesota 55155  
(651) 296-7091  
E-mail: [state.treasurer@state.mn.us](mailto:state.treasurer@state.mn.us)

You may also visit the State Treasurer's Web Site at: <http://www.treasurer.state.mn.us/>

The report is located at: [www.treasurer.state.mn.us/statrep/credcard/index.htm](http://www.treasurer.state.mn.us/statrep/credcard/index.htm)

**4. What if a credit card, which I already have, is not in the Report? What if I receive a credit card application from an issuer not listed in the Report?**

This Report contains only information reported by January 15, 2002. It is likely that some issuers are not included in this Report. The Report will continue to grow in the future. You can help by letting the State Treasurer know of any credit cards not in the Report. The address and phone number is listed above.

**5. I thought Minnesota law prohibited interest over 18% per year. Why do some credit cards have interest rates over 18%?**

Minnesota law prohibits creditors located in Minnesota from charging over 18%. Out-of-state creditors may charge Minnesotans more than 18% per year. In addition, many Minnesota institutions offer credit cards, which are actually issued by out-of-state financial institutions. These credit cards are not subject to the 18% per year limitation even though they appear to be issued by a Minnesota institution.

**6. How important is the amount I pay each month to the cost of using a Credit Card?**

Two people charge \$1,000.00 each on their credit cards. Both have an APR of 18 percent. Person A wants to pay this debt in one year, making 12 even payments. Person B chooses to pay only the \$20 minimum required each month by the credit card. This chart shows the costs to each of them.

	<u>Amount Charged</u>	<u>Monthly Payments</u>	<u>Months To Pay</u>	<u>Finance Charge</u>	<u>Total Money Paid</u>
Person A	\$1,000.00	\$91.68	12	\$100.16	\$1,100.16
Person B	\$1,000.00	\$20.00	93	\$860.00	\$1,860.00

**7. Are the credit cards that offer rebates really saving me money?**

One way of answering that question came in a Business Week magazine article that used the example of a typical spender who has an annual charge volume of \$2,200 and carries a balance of \$1,100. This person would pay \$233.15 in annual fee and interest charges and earn one-tenth of an airline ticket in a year. But with another card, a low-rate program with no rebates, the total cost would be only \$125.62. Someone who charges \$20,000 a year and pays off the balance in full would earn a free ticket, spend only \$50.00 on the annual fee, and pay no interest charges, for a net benefit of \$450.00, assuming a ticket costs \$500.00.

## **FIRST:** **HOW TO GET CREDIT**

On your first try to get a credit card you might be frustrated. If you have never used credit before, some creditors may turn you down. You need to prove you are "credit-worthy." Here's how to become credit-worthy:

- Open a checking account or a savings account in your name. This will show how you manage your money.
- Apply for a department store credit card. Repaying credit card bills on time helps you get a good credit history.
- If you do not qualify on your own, ask someone to "co-sign" your application (this means they will be responsible if you do not pay back the money you owe).

### **How Creditors Make Decisions About You**

Creditors will look at you and your finances and decide whether, or not, to give you a credit card. Today, creditors assess the creditworthiness of potential credit card customers much more thoroughly than they have in the past five years, evaluating household income, debt levels, number of credit cards now held by the consumer and how much credit is available on them. It is important to note that the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants' income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law for the creditor is the Federal Trade Commission, Office of Equal Credit Opportunity, Washington, DC 20580.

### **Your Credit Report**

A potential creditor may look at your "credit history." This is information they get from a "credit reporting agency" or "credit bureau." This information is called your "credit report" or "credit history." It is a file with computerized information about the payments you have made on credit cards, car loans or other types of credit.

Federal law gives you the right to know what your credit report says. The credit bureau must help you understand your credit report. There is no fee for this help if you contact the credit bureau within 30 days after you are turned down for credit, employment, or insurance because of information in your credit report.



Accurate negative information generally can be reported for seven years, but there are exceptions:

- Bankruptcy information can be reported for 10 years; however, a bankruptcy filing could effect your credit for a lifetime;
- Information reported because of an application for a job with a salary of more than \$20,000 has no time limitation;
- Information reported because of an application for more than \$50,000 worth of credit or life insurance has no time limitation;
- Information concerning a lawsuit or a judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer; and
- Default information concerning U.S. Government insured or guaranteed student loans can be reported for seven years after certain guarantor actions.

Be sure your credit record is complete and correct. Mistakes on your credit record can hurt you. If you find wrong information, you can ask to have it corrected. If you find a mistake, write to the credit bureau and explain to them the problem. The credit bureau will investigate your complaint and report back to you. The credit bureau should not charge a fee for this service. If you are not satisfied with the results of the investigation, you may send a brief letter to the credit bureau to keep in your file. In the letter, explain why you think the record is wrong. The credit bureau must include your letter with your report in the future.

### **How to Get Your Credit Report**

If you would like to see your credit report, contact one of the three national credit reporting agencies listed below. Each of these credit bureaus may keep a credit file on you. Your request will need to include your name, address, previous address, and Social Security number. Remember, you are entitled to receive the report free if you were turned down for credit because of the report. There may be a fee charged if a credit report is requested and there has not been a denial of credit. The fourth listing, CSC Credit Services, is a credit services company that owns consumers' credit files in several different states, including Minnesota.

Experian  
P.O. Box 9600  
Allen, TX 75013  
(888) 397-3742

Trans Union  
P.O. Box 1000  
Chester, PA 19022  
(800) 916-8800

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
(800) 685-1111

CSC Credit Service  
PO Box 674402  
Houston, TX 77267  
(800) 392-7816

### **If You Are Turned Down for Credit**

The law says you must be told whether you are approved for credit or not. A creditor has 30 days to tell you, in writing, if you are denied credit. If you are denied credit, find out why.

## **NOW THAT YOU'VE GOT CREDIT: HOW TO USE IT WISELY**

Consumers should accept only as much credit as they can comfortably handle and should use it sparingly. Some personal financial experts recommend that monthly consumer debt payments -- including credit cards and auto loans, but excluding rent or mortgage payments -- should not exceed 12 percent of the consumer's monthly take-home pay.

### **Using Credit Cards**

- Shop around for cards. By referencing the chart found earlier in this report, "How to Use This Report to Save Money", you will be able to determine the best card to suit your needs, depending on how you use your credit card. For instance, if you pay off your balance every month, you may settle for a low annual fee and high interest rate. If you carry a balance, you may want to exchange a high annual fee for a low interest rate. If you choose to use credit, try to pay it off each month. That way, you're getting an interest-free loan.
- Don't be swayed by impulse buying and don't charge more than you can afford. Go home and think about it before putting more debt on a credit card.
- Make a realistic budget and stick to it.
- Pay off creditors who can take the quickest action to hurt you, not those who are calling you the most often. First pay for necessities like utilities and rent or mortgage.

### **Credit Warning Signs**

- Paying only the minimum payment month after month.
- Being out of cash constantly.
- Being late making crucial payments, such as rent or mortgage.
- Borrowing from one lender or credit card to pay another.

### **Be Smart With Credit Card Issuers**

(from an article by Linda Stern, personal finance writer for Reuters)

The bottom line today for companies who issue credit cards to consumers is to make sure they profit from the use of their card. It's not on their agenda to keep you from spending more than you should, or to encourage you to pay low rates instead of high ones, or to teach you to avoid the behavior that will cause you to pay more than you have to. Learn to be similarly selfish, to ensure that you keep your good credit. Be especially aware of the following three "traps" that many credit card companies are setting for their cardholders today:

- The “you don’t have time to pay on time” trap. At one time, consumers had a month to make a payment. Not anymore. Some bills arrive a week or more after their closing date and within two weeks of their due dates. With stories of credit card issuers taking as long as a week to post a payment, you pretty much have to open the bill when it comes in, write your check and hustle over to the post office. And it’s worth hustling: In today’s environment, one late payment can cost you a \$30 late fee and push you into punitive interest rate territory, levying your annual interest rate over 20 percent. And, don’t expect your credit card issuer to waive the late fee; that’s happening with less frequency, too.
- The “credit punity” trap. A national credit research company has reported that credit card issuers are checking credit reports monthly and slapping punitive rates on customers who fall behind on any of their cards. This research company found that several major card issuers have indicated they may bump interest rates as high as 23.9 percent for customers who are 30 days or more overdue on any card payments. By the way, fall behind on a department store card and you’ll pay more for your credit cards, too.
- The “convenience check” low balance trap. These are the checks that come to you in the mail and encourage you to transfer balances or put money in your pocket -- “for anything you want” -- by simply writing these checks against your credit. Their low temporary rates look tempting, some as low as 3.99 percent, but buried in the fine print is usually some separate “transaction” fee that runs as high as 3 percent of the amount of the check and is posted immediately. Not only does this double your annual interest rate, it may also compound it indefinitely if you carry a balance on the card.

What’s the moral of this story? Not that your credit card issuer is or should be your friend; it’s not their job to save you from yourself. That’s your job. And with the current, aggressive credit card marketing climate, your job is getting harder and harder. Trust no one, read all that annoying small print, don’t borrow more than you should, and pay your bills on time.

### **Help If You Can't Pay Your Bills**

Finally, if you’ve become overwhelmed; if you’ve spent too much, lost your job or become sick, making it hard to pay your bills on time, you can get help. A case in point is a couple in North Carolina who owed \$25,000 in credit card debt -- on a combined annual income of about \$30,000. Creditors were closing in, and the couple feared they would have to file for bankruptcy, which was not an option they wanted to take. But, there was another option available to them. They went to their local Consumer Credit Counseling Service, a nonprofit agency that helped them negotiate a repayment plan with their creditors. They are now paying \$500 a month and hope to be debt-free in 5 years. These organizations, which were formed to counsel consumers who are in debt, can also, as with the North Carolina couple, talk to the companies where consumers owe money to arrange a payment plan. To find a credit or debt counselor, look in the yellow pages under “Credit & Debt Counseling.” Also, some schools, military bases, credit unions and housing authorities offer credit counseling too. Some, but not all will charge a fee for this service.

## **DID YOU KNOW??**

- Two thirds of American cardholders carry a balance from month to month. In fact, Americans carried an average credit card balance of \$8,488 per household at mid-year 2001, reports CardWeb.Com, a payment card information network. Considering that 85% of this amount accrues interest at an average rate of 15%, the average U.S. family is spending more than \$1,000 per year in interest and fees.
- CardWeb.Com also reports that the amounts owed on just bankcards (VISA, MasterCard, American Express, and Discover) as of June 30, 2001 were \$602.9 billion. (Retail credit cards, such as store and gas cards, add another \$80 billion to this number.) Further, this bankcard debt more than doubled between 1994 and 2001. Here are the annual totals: 1994: \$285.5 billion; 1995: \$358.1 billion; 1996: \$411.6 billion; 1997: \$443.7 billion; 1998: \$454.3 billion; 1999: \$490.1 billion; and 2000: \$568.5 billion.
- Eighty-nine percent of Americans used at least one credit card in 2000. However, the average cardholder has 3 to 4 bankcards and from 8 to 10 credit cards in their possession.
- Rising consumer debt is one of the factors being blamed for the record 1,398,864 personal bankruptcies reported during the 12-month-period ending September 30, 2001 by the Administrative Office of the U.S. Courts. Americans are carrying a record \$701 billion on revolving credit balances, which comes out to about \$8,488 for the typical household with at least one card.
- At the end of July 1998, Americans owed \$1.266 trillion in non-mortgage debt, a number that has ballooned 66% since the roaring 1980s and now equals roughly \$5,000 in debt for every man, woman and child in the nation.
- Layoffs in the latter months of 2001 were sinking families already burdened by high debt, reported USA Today (10/12/01). Many of the people seeking credit counseling have debt accounting for 88% of their income. It was reported that the average debt load is growing and is far higher than in any previous recession in this country's history.
- In 1997 people who sought credit counseling from nonprofit agencies associated with the National Foundation for Consumer Credit together claimed delinquent debts totaling \$35 billion. Of this group, 52% reported that the reason for their delinquency was simply "poor money management." Another 40% said a "life event" propelled them into debt: about 23% attributed their financial problems to unemployment or reduced income, 10% to a change in marital status (divorce or separation), and 7% to medical problems.

## **NEED MORE INFORMATION??**

Contact the Minnesota Attorney General's Consumer Protection office at 1400 NCL Tower, 445 Minnesota Street, St. Paul, MN 55101; (651) 296-3353, or (800) 657-3787; on the Internet at [www.ag.state.mn.us/](http://www.ag.state.mn.us/).

The Board of Governors of the Federal Reserve System have two free publications entitled: "Consumer Handbook to Credit Protection Laws" and "SHOP...The Card You Pick Could Save You Money." Request your free copy(s) from the Board of Governors Publication Services, MS-127, Washington, DC 20551.

The Consumer Information Center, organized under the U.S. General Services Administration publishes The Consumer Information Catalog listing titles, descriptions, and ordering information for the more than 200 free and low-cost publications. Revised and published quarterly, the Catalog brings together publications from more than 40 agencies, providing the public with one convenient source for federal consumer information. Consumers can get a free catalog by requesting one online at [www.pueblo.gsa.gov/](http://www.pueblo.gsa.gov/) or, call toll-free 1 (888) 8 PUEBLO (that's 1 (888) 878-3256).

The Federal Trade Commission publishes many excellent fact sheets on consumer credit rights. To request publications, write to them at 6th and Pennsylvania Avenue NW, Washington, DC 20580, or visit their site on the Internet at [www.ftc.gov/](http://www.ftc.gov/).

The Better Business Bureau provides instant access to business and consumer information. Contact the Council of Better Business Bureaus, Inc. for access to the BBB system of over 150 Bureaus located in the United States and Canada: 4200 Wilson Boulevard, Suite 800, Arlington, VA 22203-1804; (703) 276-0100, or visit their website at [www.bbb.org/](http://www.bbb.org/).

The National Foundation for Consumer Credit (NFCC) is a national non-profit network of 1,450 Member Financial Wellness Centers designed to provide assistance to people dealing with stressful financial situations; and is committed to promoting financial literacy through money management education. You can visit their website at [www.nfcc.org/](http://www.nfcc.org/) or call them toll free at 1-800-388-2227.

If you have access to the Internet and want to surf, literally thousands of sites are available by searching on keywords such as "credit card," "consumer protection," "credit reports," etc.

**Tired of Credit Card Offers?** -- You can remove your name from lists that credit-reporting agencies provide to credit card issuers by calling toll free (888) 5-OPT-OUT (888-567-8688) for instructions.

## DEFINITIONS OF TERMS USED IN CREDIT CARD REPORT

<b>A.P.R.</b>	Annual Percentage Rate. The rate of interest charged by a creditor on an <u>annual</u> basis. Divide the A.P.R. by 12 to find out how much interest is charged each month. For example, if the A.P.R. is 18% and if your unpaid balance is \$1,000 then you will pay 1.5% interest (\$15.00) per month. No interest is added during a grace period.
<b>NSF</b>	Non-Sufficient Funds. Some creditors allow you to use your credit card to obtain cash from a cash machine. If you use this feature without having sufficient funds in your bank account to cover the withdrawal you must pay an additional NSF Charge.
<b>Variable Interest Rate:</b>	A variable rate is pegged to a certain percentage above the prime rate or some other rate and adjusted either monthly or quarterly as that rate moves. (Indicated by a "V" following the APR, eg., 10.90V.)
<b>Grace Period:</b>	The grace period is the time between the statement date and the payment due date when no finance charge accrues, provided no previous balance exists. Once your account begins to revolve, you generally start paying interest immediately on each additional purchase.

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### Tips to Protect Your Credit Card

- \* Do not give your credit card number or expiration date over the phone unless you have placed the call.
- \* Credit card numbers are never needed for "Identification" purposes. If you hear that line - hang up.
- \* Rip up or retain credit card transaction carbons
- \* Never leave your credit cards or receipts lying around.
- \* Make a list of everything you carry in your wallet, including your credit card numbers. Keep this list in a safe place, separate from your wallet or purse.
- \* If your card is lost or stolen, report it immediately.
- \* Save your receipts and check them against your monthly statement. This is an easy way to discover if someone is using your card number or if there is a billing error.
- \* Do not reveal personal information when using your credit card. Minnesota law prohibits merchants from requiring personal information such as an address or phone number when you use your credit card.
- \* Make sure that you understand the terms of a credit card plan before you accept the card.
- \* As always, be wary of credit card deals that sound too good to be true.

Source: Office of the Minnesota Attorney General.

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
			Fee	Limit	Payment	Reported			
			\$	% or \$	% or \$	\$	Days		
Affinity Plus FCU	St. Paul	Visa Classic	10.00	13.92	15.00	10%	-	25	No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Gold	10.00	10.92	15.00	10%	-	25	No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Platinum	50.00	9.90	15.00	10%	-	25	No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Student	0.00	15.90	15.00	10%	-	25	No grace on cash adv
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	15.00	15.00	-	25	No grace on cash adv
Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0.00	11.90	15.00	15.00	-	25	No grace on cash adv
Central Minnesota Federal Credit Un	Melrose	Visa	10.00	11.90	15.00	5%	-	25	No grace on cash adv, Late Pmt Fee \$10-\$50
Central Minnesota Federal Credit Un	Melrose	Visa	0.00	13.90	15.00	5%	-	25	No grace on cash adv, Late Pmt Fee \$10-\$50
Cities Credit Union	Vadnais Heights	Cities CU Visa	10.00	11.95	10.00	10.00	15.00	25	No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Classic	10.00	13.00	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5
City & County Employees Credit Un.	St. Paul	Visa Classic	0.00	16.00	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5
City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	10.90	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5
City & County Employees Credit Un.	St. Paul	Visa Share Secured	0.00	8.50	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5,
City & County Employees Credit Un.	St. Paul	Visa Student	0.00	13.00	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5
City-County Federal Credit Union	Minneapolis	Visa Classic	0.00	15.85	15.00	20.00	22.00	25	\$3 Rplcmnt, Intro Rate 8.9%, Late pen rates 18%
City-County Federal Credit Union	Minneapolis	Visa Gold	0.00	13.92	15.00	20.00	22.00	25	\$3 Rplcmnt, Intro Rate 7.9%, Late pen rates 16.92%
City-County Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	15.00	20.00	22.00	25	\$3 Rplcmnt, Late pen rates 15.92%
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	11.25V	10.00	10.00	-	25	Var Prime + 6.5%, \$5 Receipt copy, \$2 Stmt copy
Eastwood Bank-Kasson	Kasson	Visa Business	20.00	14.90	25.00	25.00	25.00	25	No grace on cash adv, ATM \$5, 2% cash adv fee
Eastwood Bank-Kasson	Kasson	Visa Classic	0.00	13.90	25.00	25.00	25.00	25	No grace on cash adv, ATM \$5, 2% cash adv fee
Eastwood Bank-Kasson	Kasson	Visa Gold	0.00	11.90	25.00	25.00	25.00	25	No grace on cash adv, ATM \$5, 2% cash adv fee
Electric Machinery Employees Cr. Un	Minneapolis	Visa Classic	0.00	12.75	0.00	0.00	-	25	No grace on cash adv
Electrus Federal Credit Union	Brooklyn Center	Visa	0.00	11.90	15.00	15.00	15.00	25	Rplcmnt card 5\$
F & M Community Bank	Preston	MasterCard Classic	0.00	13.56	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
F & M Community Bank	Preston	MasterCard Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
F & M Community Bank	Preston	Visa Business	25.00	13.56	20.00	10.00	-	25	No grace on cash adv, Rplcmnt \$10
F & M Community Bank	Preston	Visa Classic	0.00	13.56	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
F & M Community Bank	Preston	Visa Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
Federated Employees Credit Union	Owatonna	Visa	0.00	12.90	0.00	15.00	15.00	25	\$25 Min pmt
First Community Credit Union	Columbia Heights	MasterCard	0.00	9.90	0.00	5%	-	25	-
First Community Credit Union	Columbia Heights	Visa Classic	0.00	15.90	0.00	5%	-	25	-
First Community Credit Union	Columbia Heights	Visa Gold	0.00	9.90	0.00	5%	-	25	-

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
			Fee	Limit	Payment	Reported			
			\$	% or \$	% or \$	\$	Days		
First Community Credit Union	Columbia Heights	Visa Platinum	0.00	9.90	0.00	10.00	-	25	APR 12.9% on delinquent acc, no grace on cash adv
First National Bank Montevideo	Montevideo	Visa Classic	0.00	15.96V	15.00	5%	-	25	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Classic	20.00	12.96V	15.00	5%	-	25	Var US Bank Prime +6.5%-Max 18%, Cash Adv \$2.5
First National Bank Montevideo	Montevideo	Visa Gold	20.00	12.96V	15.00	5%	-	25	Var US Bank Prime +6.9%-Max 18%, \$2.50 cash adv
First National Bank Montevideo	Montevideo	Visa Gold	0.00	15.96V	15.00	5%	-	25	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Platinum	0.00	9.96V	15.00	5%	-	25	Var US Bank Prime +3.5%-Max 18%, \$2.50 cash adv
First National Bank of Milaca	Milaca	Visa Classic	15.00	16.80	20.00	10.00	25.00	25	commercial accounts to be paid in full
First National Bank of Sauk Centre	Sauk Centre	MasterCard	15.00	14.88	0.00	0.00	-	25	Annual fee waived 1st yr; Min pmt 5% or \$25
First National Bank of Sauk Centre	Sauk Centre	Visa	15.00	14.88	0.00	0.00	-	25	Annual fee waived 1st yr; Min pmt 5% or \$25
First National Bank of the North	Sandstone	Visa	0.00	12.50	0.00	0.00	-	25	-
First National Bank-Cold Spring	Cold Spring	Visa	0.00	15.90	5.00	5.00	-	25	No grace on cash adv, 2% fee on cash adv
First National Bank-Cold Spring	Cold Spring	Visa Gold	0.00	14.90	5.00	5.00	-	25	No grace on cash adv, 2% fee on cash adv
First State Bank of Wabasha	Wabasha	MasterCard	0.00	14.50	0.00	0.00	-	25	Min Pmt \$25
First State Bank of Wabasha	Wabasha	MasterCard Gold	0.00	14.50	0.00	0.00	-	25	Min Pmt \$25
First State Bank of Wabasha	Wabasha	Visa	0.00	14.50	0.00	0.00	-	25	Min Pmt \$25
First State Bank of Wabasha	Wabasha	Visa Gold	0.00	14.50	0.00	0.00	-	25	Min Pmt \$25
First State Bank of Wyoming	Wyoming	Visa	0.00	14.88	5.00	5.00	-	25	No grace on cash adv
Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	5.00	0.00	10.00	25	Document copy \$10.00
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0.00	12.90	20.00	20.00	-	25	Min Pmt 3% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	20.00	20.00	-	25	Min Pmt 2% or \$30
Freeport State Bank	Freeport	Visa Classic	0.00	12.75	20.00	20.00	-	25	-
Freeport State Bank	Freeport	Visa Gold	0.00	12.75	20.00	20.00	-	25	-
General Mills Federal Credit Union	Minnetonka	Visa Classic	0.00	9.90	20.00	20.00	20.00	25	membership required
General Mills Federal Credit Union	Minnetonka	Visa Gold	0.00	9.90	20.00	20.00	20.00	25	membership required
General Mills Federal Credit Union	Minnetonka	Visa Platinum	0.00	9.90	20.00	20.00	20.00	25	membrship required
Glenwood State Bank	Glenwood	MasterCard	0.00	14.90	15.00	10.00	-	25	Payment due if bal under \$20, no grace on cash adv
Glenwood State Bank	Glenwood	Visa	0.00	14.90	15.00	10.00	-	25	Payment due if under \$20, no grace on cash adv
Glenwood State Bank	Glenwood	Visa Gold	0.00	14.90	15.00	10.00	-	25	Payment due if under \$20, no grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Business	40.00	15.48	25.00	2%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Great River Federal Credit Union	St. Cloud	Visa Classic	0.00	12.90	10.00	10.00	-	25	Min pmt \$20 or 3%, no grace on cash adv



## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
			Fee	Limit	Payment	Reported			
			\$	% or \$	% or \$	\$	Days		
Greater Minnesota Credit Union	Mora	Visa Classic	0.00	13.50	20.00	20.00	15.00	25	Min Pmt 4% or \$25, no grace on cash adv
Hardwick State Bank	Hardwick	Visa	0.00	14.76	0.00	5.00	-	25	no grace on cash adv
Heartland State Bank	Storden	Visa	0.00	14.57	0.00	0.00	-	25	No grace on cash adv, balance due at billing
Hermantown Federal Credit Union	Hermantown	Visa Classic	0.00	12.50	25.00	0.00	-	25	No grace on cash adv
Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, no grace on cash adv
Highgrove Community Federal Cr. Un.	St. Paul	Visa	0.00	12.90	10.00	20.00	-	25	No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Classic	0.00	11.96	10.00	10.00	15.00	25	Min pmt \$10, \$10 Rplcmnt, no grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Gold	0.00	10.96	10.00	10.00	15.00	25	Min pmt \$10, \$10 Rplcmnt, no grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Platinum	25.00	9.90	10.00	10.00	15.00	25	Min pmt \$10, \$10 Rplcmnt, no grace on cash adv
Hopkins Schools Credit Union	Hopkins	Visa	0.00	14.90	0.00	0.00	-	25	No grace on cash adv
Hornel Employees Credit Union	Austin	Visa Classic	0.00	12.90	10.00	5%	10.00	25	\$10 Copy, \$5 Rplcmnt, no grace on cash adv
Hoyt Lakes Community Credit Union	Hoyt Lakes	Visa	0.00	12.90	10.00	10.00	-	25	No grace on cash adv
IBEW 110 Federal Credit Union	St. Paul	Visa Classic	0.00	11.90	10.00	0.00	-	25	No grace on cash adv
IBM Mid America Employees Fed. CU	Rochester	Visa Classic	0.00	11.90V	15.00	15.00	15.00	25	Var 5 Yr T-Bill +5.5%
IBM Mid America Employees Fed. CU	Rochester	Visa Gold	0.00	11.90V	15.00	15.00	15.00	25	Var 5 Yr T-Bill +5.5%
IBM Mid America Employees Fed. CU	Rochester	Visa Platinum	0.00	9.49	15.00	15.00	-	25	Missed Payment Penelty Rate 18%
Jasper State Bank	Jasper	Visa Classic	0.00	14.76	1.00	5.00	8.00	25	No grace on cash adv
Jasper State Bank	Jasper	Visa Gold	0.00	10.90	10.00	5.00	20.00	25	No grace on cash adv
Kenabec State Bank	Mora	MasterCard Classic	0.00	13.56	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
Kenabec State Bank	Mora	MasterCard Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
Kenabec State Bank	Mora	Visa Business	25.00	13.56	20.00	10.00	-	25	No grace on cash adv, Rplcmnt \$10
Kenabec State Bank	Mora	Visa Classic	0.00	13.56	25.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
Kenabec State Bank	Mora	Visa Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
La Crescent State Bank	La Crescent	MasterCard	0.00	13.56	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
La Crescent State Bank	La Crescent	MasterCard Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
La Crescent State Bank	La Crescent	Visa Business	25.00	13.56	20.00	10.00	-	25	No grace on cash adv, Rplcmnt \$10
La Crescent State Bank	La Crescent	Visa Classic	0.00	13.56	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
La Crescent State Bank	La Crescent	Visa Gold	0.00	12.60	20.00	5%	-	25	No grace on cash adv, Rplcmnt \$10
Lake State Federal CU - Hinckley	Hinckley	Visa Classic	0.00	12.9V	10.00	10.00	-	25	Var rate set by internal board advisors
Lake State Federal CU - Moose Lake	Moose Lake	Visa Classic	0.00	12.9V	10.00	10.00	-	25	Var rate set by internal board advisors
Lake State Federal CU - Sandstone	Sandstone	Visa Classic	0.00	12.9V	10.00	10.00	-	25	Var rate set by internal board advisors
Lake State Federal CU- North Branch	North Branch	Visa Classic	0.00	12.9V	10.00	10.00	-	25	Var rate set by internal board

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
			Fee	Limit	Payment	Reported			
			\$	% or \$	% or \$	\$	Days		
Mayo Employees Credit Union	Rochester	Visa Classic	0.00	13.90	10.00	20.00	-	25	-
Mayo Employees Credit Union	Rochester	Visa Platinum	0.00	8.75V	10.00	20.00	-	25	WJS Prime + 4.0%
Members Cooperative CU	Cloquet	Visa Classic	5.00	13.90	10.00	10.00	-	25	\$25 Min Pmt
Members Cooperative CU	Cloquet	Visa Platinum	5.00	9.99	10.00	10.00	-	25	\$25 Min Pmt, no grace on cash adv
Merchants National Bank of Winona	Winona	MasterCard	0.00	13.56	20.00	5%	-	25	-
Merchants National Bank of Winona	Winona	MasterCard Gold	0.00	12.60	20.00	5%	-	25	-
Merchants National Bank of Winona	Winona	Visa Business	25.00	13.56	20.00	10.00	-	25	-
Merchants National Bank of Winona	Winona	Visa Classic	0.00	13.56	20.00	5%	-	25	-
Merchants National Bank of Winona	Winona	Visa Gold	0.00	12.60	20.00	5%	-	25	-
Mid Minnesota Federal Credit Union	Brainerd	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash adv
Minnesota Building Trades Fed. CU	Maple Grove	Visa Classic	0.00	12.00V	25.00	5%	25.00	25	Var rate set by internal board, \$10 annual non-use
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	0.00	10.9V	25.00	5%	25.00	25	Var rate set by internal board, \$10 annual non-use
Minnesota Power Employees Credit Un	Duluth	Visa Classic	0.00	9.90	10.00	0.00	-	25	\$5 Rplcmnt, \$5 Document copy
Minnesota Valley Federal Credit Un.	Mankato	Visa Classic	0.00	9.90	15.00	15.00	20.00	25	No grace on cash adv, no balance transfer fee
Moorhead Credit Union	Moorhead	Visa	0.00	12.90	0.00	15.00	-	25	No grace on cash adv
Nicollet County Bank of St. Peter	St. Peter	MasterCard	0.00	16.92	10.00	10.00	-	25	\$5 Rplcmnt, no grace on cash adv
Nicollet County Bank of St. Peter	St. Peter	Visa Classic	15.00	14.88	10.00	10.00	-	25	no ann fee 1st year or if purchases > 2,500 annual
Nicollet County Bank of St. Peter	St. Peter	Visa Gold	25.00	13.92	10.00	10.00	-	25	no ann fee 1st year or if purchases > 2,500 annual
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash adv
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Platinum	0.00	9.90	10.00	10.00	-	25	No grace on cash adv
Norwest Financial Minnesota, Inc.	Fridley	Preferred Customer	0.00	18.00	0.00	5%	-	-	No cash advances
Norwest Financial MN St. Cloud	St. Cloud	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Novation Credit Union	St. Paul	Visa Classic	0.00	9.90	25.00	25.00	15.00	25	\$15 Rplcmnt, \$65 Card pickup
Novation Credit Union	St. Paul	Visa Gold	0.00	9.90	25.00	25.00	15.00	25	\$15 Rplcmnt, \$65 Card pickup
Owatonna Federal Credit Union	Owatonna	Visa	0.00	12.90	15.00	15.00	15.00	25	\$15 Rplcmnt, \$15 Recov, \$15 Copy
Pillar Federal Credit Union	Minneapolis	Visa	0.00	9.90	12.00	12.00	18.00	25	No grace on cash adv
Pipefitters Steamfitters Credit Un.	St. Paul	Visa Classic	0.00	14.25	10.00	5.00	-	25	No grace on cash adv
Potlatch Employees Credit Union	Cloquet	Visa Classic	0.00	13.90	10.00	0.00	-	25	\$25 Card Rplcmnt, no grace on cash adv
Produce State Bank	Hollandale	Elan Low Rate	20.00	17.4V	29.00	29.00	29.00	25	Var WSJ Prime +7.9%, Cash adv Prime + 9.9%
Retail Employees CU-Hopkins	Hopkins	Visa Classic	0.00	12.90	10.00	10.00	10.00	25	-
Retail Employees CU-Hopkins	Hopkins	Visa Platinum	0.00	9.90	10.00	10.00	10.00	25	-
Richfield/Bloomington Credit Union	Richfield	Visa Classic	0.00	12.99V	10.00	10.00	-	25	No grace on cash adv, 12.49% if auto pmt is used

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes
			Fee	Limit	Payment	Reported		
			\$	% or \$	% or \$	\$	Days	
Richfield/Bloomington Credit Union	Richfield	Visa Platinum	0.00	9.99	10.00	10.00	-	25 No grace on cash adv
Roundbank	Waseca	Visa Classic	15.00	13.80	20.00	5%	-	25 \$5 Min cash adv fee, no grace on cash adv
Roundbank	Waseca	Visa Classic	0.00	18.00	20.00	5%	-	25 \$5 Min cash adv fee, no grace on cash adv
Roundbank	Waseca	Visa Gold	28.00	11.88	20.00	5%	-	25 \$5 Min cash adv fee, no grace on cash adv
Roundbank	Waseca	Visa Gold	0.00	16.80	20.00	5%	-	25 \$5 Min cash adv fee, no grace on cash adv
Security State Bank	Lewiston	MasterCard Classic	0.00	13.56	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Security State Bank	Lewiston	MasterCard Gold	0.00	12.60	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Security State Bank	Lewiston	Visa Business	25.00	13.56	20.00	10.00	-	25 No grace on cash adv, Rplcmnt \$10
Security State Bank	Lewiston	Visa Classic	0.00	13.56	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Security State Bank	Lewiston	Visa Gold	0.00	12.60	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Security State Bank of Hibbing	Hibbing	MasterCard	12.00	14.88	0.00	5.00	-	25 -
Security State Bank of Hibbing	Hibbing	Visa	12.00	14.88	0.00	5.00	-	25 -
Share Advantage Credit Union	Duluth	Visa Classic	0.00	14.90	0.00	25.00	10.00	25 Min pmt 3% or \$25, Card rplcmnt \$5, Doc cpy \$5
Share Advantage Credit Union	Duluth	Visa Classic	0.00	12.90	0.00	25.00	10.00	25 Min pmt 3% or \$25, Card rplcmnt \$5, Doc cpy \$5
Sheet Metal Worker FCU	Maplewood	FCU Platinum	0.00	9.00V	25.00	10.00	-	25 Var WSJ + Prime, \$5 Min cash adv fee
Sheet Metal Worker FCU	Maplewood	FCU Platinum Rewar	25.00	9.00V	25.00	10.00	-	25 Var WSJ + Prime, \$5 Min cash adv fee
Sheet Metal Worker FCU	Maplewood	Visa Classic	0.00	12.75	25.00	10.00	20.00	25 Min cash adv fee \$5, \$5 Doc fee, \$15 Rplcmnt
Soo Line Credit Union	Minneapolis	Visa Classic	10.00	10.9	15.00	15.00	10.00	25 No grace on cash adv
Sprague National Bank	Caledonia	MasterCard	0.00	13.65	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Sprague National Bank	Caledonia	MasterCard Gold	0.00	12.60	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Sprague National Bank	Caledonia	Visa Business	25.00	13.65	20.00	10.00	-	25 No grace on cash adv, Rplcmnt \$10
Sprague National Bank	Caledonia	Visa Classic	0.00	13.65	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
Sprague National Bank	Caledonia	Visa Gold	0.00	12.60	20.00	5%	-	25 No grace on cash adv, Rplcmnt \$10
St. Cloud Federal Credit Union	St. Cloud	Visa Classic	0.00	13.50	20.00	15.00	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Classic	0.00	15.99	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Classic 2	0.00	9.0	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Classic 3	0.00	11.99	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Classic 4	0.00	19.0	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Classic 5	0.00	21.0	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Gold	0.00	10.9	10.00	5%	-	25 No grace on cash adv
St. Paul Postal Employees Cr. Union	North St. Paul	Visa Gold 2	0.00	8.90	10.00	5%	-	25 No grace on cash adv
State Bank of Aurora	Aurora	Elan-Business	0.00	12.9V	29.00	29.00	-	25 Var Prime rate +7.9%, 9.9% cash adv, no grace

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual		Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
			Fee \$	APR %					
State Bank of Aurora	Aurora	Elan-Business Trav	55.00	12.90V	29.00	29.00	-	25	Var Prime rate +7.9%, 9.9% on cash adv, no grace
State Bank of Aurora	Aurora	Elan-Platinum Trav	0.00	14.9V	29.00	29.00	-	25	Var Prime rate +9.9%, 11.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa Classic	0.00	12.9V	29.00	29.00	-	25	Var WJS Prime +7.9%, 9.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa College	0.00	12.90V	29.00	29.00	-	25	Var WJS Prime +7.9%, 9.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa Platinum	0.00	11.9V	29.00	29.00	-	25	Var WJS Prime +6.9%, 8.9% on cash adv, no grace
State Bank of Aurora	Aurora	Visa Young Adult	0.00	12.90V	29.00	29.00	-	25	Var WJS Prime +7.9%, 9.9% on cash adv, no grace
State Bank of Bird Island	Bird Island	MasterCard	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, no grace on cash adv
State Bank of Bird Island	Bird Island	MasterCard Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, no grace on cash adv
State Bank of Bird Island	Bird Island	Visa	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, no grace on cash adv
State Bank of Bird Island	Bird Island	Visa Gold	0.00	14.76	10.00	10.00	0.00	25	2% Cash adv fee, no grace on cash adv
State Bank of Chandler	Chandler	Visa Classic	0.00	15.00	0.00	5.00	15.00	25	No grace on cash adv
State Bank of Lismore	Lismore	Visa	0.00	14.40	0.00	5.00	8.00	25	No grace on cash adv, Cash adv fee \$1
State Bank of McGregor	McGregor	Visa	0.00	10.00V	15.00	5%	-	25	Var Prime + 5%, no grace on cash adv
State Bank of Park Rapids	Park Rapids	MasterCard	0.00	15.24	10.00	\$5	-	25	Balance due each cycle on commercial accounts
State Bank of Park Rapids	Park Rapids	Visa	0.00	15.24	10.00	5%	-	25	Balance due each cycle on commercial accounts
State Bank of Richmond	Richmond	Visa Classic	0.00	14.90	15.00	15.00	15.00	25	\$5 Rplcmnt, \$4 Stmt cpy, no grace on cash adv
State Bank of Richmond	Richmond	Visa Gold	20.00	14.90	15.00	15.00	15.00	25	\$5 Rplcmnt, \$4 Stmt cpy, cash back program
State Bank of Richmond	Richmond	Visa Gold	0.00	14.90	15.00	15.00	15.00	25	\$5 Rplcmnt, \$4 Stmt cpy, no grace on cash adv
The Citizens National Bank of Park	Park Rapids	MasterCard	0.00	14.90	20.00	5%	-	25	*intro APR 7.99 1st yr, 3% cash adv fee, no grace
The Citizens National Bank of Park	Park Rapids	Visa	0.00	14.90	20.00	5%	-	25	*intro APR 7.99 1st yr, 3% cash adv fee, no grace
The Citizens National Bank of Park	Park Rapids	Visa Gold	0.00	14.90	20.00	5%	-	25	*intro APR 7.99 1st yr, 3% cash adv fee, no grace
Trades & Labor Credit Union	Albert Lea	Visa Classic	0.00	12.97	10.00	15.00	20.00	25	\$5 Rplcmnt, \$5 Doc copy, no grace on cash adv
United Educators Credit Union	Woodbury	Visa Classic	0.00	10.50V	10.00	10.00	17.00	25	Var 26 Week T-Bill, \$5 Rplcmnt, \$2 Copy, 5\$ Draft
United Employees Credit Union	Albert Lea	Visa	0.00	13.90	10.00	10.00	10.00	25	No grace on cash adv
US Federal Credit Union	Burnsville	CU-Classic	0.00	12.90	10.00	25.00	12.00	25	Draft cpy \$5, Lost card \$10, no grace on cash adv
US Federal Credit Union	Burnsville	CU-Classic Secured	0.00	12.90	10.00	25.00	12.00	25	Draft cpy \$5, Lost card \$10, no grace on cash adv
US Federal Credit Union	Burnsville	CU-Gold	0.00	10.9	10.00	25.00	12.00	25	Draft cpy \$5, Lost card \$10, no grace on cash adv
Virginia Coop Credit Union	Virginia	Visa	0.00	13.90	10.00	10.00	-	25	Members need a min of \$5 in savings acc.
Wells Fargo Financial	Fridley	Fisk Tire Pfrd Cus	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Wells Federal Bank, FSB	Wells	MasterCard	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, no grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Classic	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, no grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Gold	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, no grace on cash adv

## Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual		Exceed Limit	Late Payment	NSF if Reported	Grace Days	Notes
			Fee \$	APR %					
Western National Bank of Duluth	Duluth	Visa	0.00	12.99	20.00	5%	-	25	APR 16.8% Cash adv, no grace, \$3 Cash adv fee
Western National Bank of Duluth	Duluth	Visa	0.00	12.99	20.00	5%	-	25	APR 16.8% Cash adv, no grace, \$3 Cash adv fee
Western National Bank of Duluth	Duluth	Visa-Business	0.00	12.99	20.00	5%	-	25	APR 16.8% Cash adv, no grace, \$3 Cash adv fee

## Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	Limit	Payment	Reported			
				\$	% or \$	% or \$	\$	Days		
1st Garland Community Federal C	Garland	TX	Visa Classic	0.00	11.50	15.00	5%	-	25	Risk based lending rates 11.5-18.0%
AAL Bank and Trust, FSB	Appleton	WI	MasterCard	0.00	12.99V	8.00	15.00	15.00	25	Var rate set by internal board quarterly
AAL Bank and Trust, FSB	Appleton	WI	Visa Classic	25.00	4.75V	0.00	2.00	10.00	25	Var WSJ Prime + 2%
AAL Bank and Trust, FSB	Appleton	WI	Visa Gold	0.00	10.90V	8.00	15.00	15.00	25	Var rate set by internal board quarterly
Aberdeen Federal Credit Union	Aberdeen	SD	Visa Classic	0.00	11.90	25.00	15.00	15.00	25	\$10 doc fee
Aberdeen Federal Credit Union	Aberdeen	SD	Visa Platinum	20.00	9.90	25.00	25.00	15.00	25	\$10 doc copy, no ann fee w/purchase,
AEA Federal Credit Union	Yuma	AZ	Visa Classic	0.00	13.90	10.00	10.00	5.00	25	Risk based lending 13.9%-16.9%
A-K Valley Federal Credit Union	Lower Burrell	PA	Visa Classic	0.00	12.90	15.00	0.00	25.00	25	Min Pmt \$20 or 3%, Rplcmnt Card \$10
A-K Valley Federal Credit Union	Lower Burrell	PA	Visa Gold	0.00	12.90	15.00	0.00	25.00	25	Min Pmt \$20 or 3%, Rplcmnt Card \$10
Allegheny Valley Federal Credit Un	Pittsburgh	PA	Visa	0.00	11.49	10.00	10.00	20.00	25	No grace on cash adv
Allentown Teachers Credit Union	Allentown	PA	Visa	0.00	12.90	10.00	0.00	-	25	-
AMERICHoice Federal Credit Uni	Mechanicsburg	PA	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash adv
Armstrong Associates Fed Cr. Unio	Ford City	PA	Visa Classic	0.00	9.90	10.00	10.00	15.00	25	No grace on cash adv, Min Pmt \$20
Armstrong County Fed. Employees	Kittanning	PA	Visa	0.00	12.00	10.00	0.00	-	25	-
Arsenal Credit Union	St. Louis	MO	Visa 1 Classic	0.00	13.90	0.00	5.00	15.00	25	No grace on cash adv
ASA Federal Credit Union	Bloomfield	CT	Visa	0.00	15.00	10.00	10.00	-	25	-
Ashland Inc Employees Credit Unio	Ashland	KY	Visa Classic	0.00	11.90	15.00	15.00	15.00	25	No grace on cash adv
Ashland Inc Employees Credit Unio	Ashland	KY	Visa Gold	0.00	8.4V	15.00	15.00	15.00	25	No grace on cash adv, Var + 1.9%
Atlantic Federal Credit Union	Kenilworth	NJ	Visa	0.00	12.50	0.00	10.00	-	25	-
Battle Creek Postal Credit Union	Battle Creek	MI	Visa	0.00	13.50	10.00	5%	-	25	Min pmt 3% or \$25
Bellwood Federal Credit Union	Richmond	VA	Visa Classic	0.00	13.50	10.00	10.00	-	25	No grace on cash adv, Rplcmnt Card \$5
Bellwood Federal Credit Union	Richmond	VA	Visa Platinum	0.00	9.90	10.00	10.00	-	25	No grace on cash adv, Rplcmnt Card \$5
Black Hills Federal Credit Union	Rapid City	SD	MasterCard	0.00	10.15	18.00	15.00	-	25	Risk based lending rate 10.15-17.9%
Black Hills Federal Credit Union	Rapid City	SD	Visa	0.00	9.15	18.00	15.00	-	-	Risk based lending rate 9.15-17.9%
Carolina Federal Credit Union	Cherryville	NC	Visa	0.00	13.50	10.00	10.00	-	25	-
CCSD Federal Credit Union	Elmira Heights	NY	Visa	0.00	13.44	15.00	10.00	15.00	25	No grace on cash adv, Rplcmnt Card \$5
CDC Federal Credit Union	Atlanta	GA	Visa Classic	0.00	12.50	15.00	5.00	-	25	No grace on cash adv
Chadwick Federal Credit Union	Norwood	MA	Visa	12.00	11.90	15.00	15.00	5.00	25	\$25 Min pmt; \$4 Draft retrieval, cash adv fee 2%
Columbine Federal Credit Union	Greenwood Villag	CO	Visa	12.00	9.90	0.00	0.00	-	25	No grace on cash adv
Commonwealth One Federal Credit	Alexandria	VA	Visa Classic	0.00	13.90	10.00	5%	20.00	25	Rick based lending rates 13.9-17.9%
Commonwealth One Federal Credit	Alexandria	VA	Visa Gold	0.00	9.90	10.00	5%	20.00	25	Rick based lending rates 9.9-12.9%

## Out-of-State Financial Institutions

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	Limit	Payment	Reported			
				\$	% or \$	% or \$	\$	Days		
Community America Credit Union	Kansas City	MO	MasterCard	0.00	12.90	20.00	5%	-	25	No grace on cash adv, cash adv fee 3%
Community America Credit Union	Kansas City	MO	Visa Classic	9.00	10.90V	20.00	5%	-	25	Var Prime + 5.9%, no grace on cash adv
Community America Credit Union	Kansas City	MO	Visa Gold	19.00	10.00V	20.00	5%	-	25	Var Prime + 3.9%, no grace on cash adv
Community America Credit Union	Kansas City	MO	Visa Platinum	29.00	8.90V	20.00	5%	-	25	Var Prime +1.9%, no grace on cash adv
Community Credit Union-Onalaska	Onalaska	WI	MasterCard	0.00	11.90	20.00	20.00	20.00	25	No grace on cash adv, Late Payment Rate 17.9%
Community Credit Union-Onalaska	Onalaska	WI	MasterCard-Home Eq	0.00	VAR	10.00	10.00	-	25	Var=Prime+1.5% or 2.5%, no grace on cash adv
Community Financial Credit Union	Springfield	MO	Preferred Visa	0.00	13.90	10.00	5%	-	25	2% Cash adv, no grace on cash adv, \$5 Rplcmnt
Community Financial Credit Union	Springfield	MO	Secured Visa	0.00	15.90	0.00	5%	-	25	No grace on cash adv
Community Financial Credit Union	Springfield	MO	Visa Platinum	0.00	9.90	10.00	5%	-	25	2% Cash adv, no grace on cash adv, \$5 Rplcmnt
Cornell Fingerlakes Credit Union	Ithaca	NY	Visa Classic	15.00	12.90	15.00	15.00	-	25	3% Min pmt , \$1 Stmt copy
Cornell Fingerlakes Credit Union	Ithaca	NY	Visa Platinum	0.00	9.90V	15.00	15.00	-	25	Var Prime+3.9%, 3% Min pmt , \$1 Stmt copy
Credit First National Associates	Cleveland	OH	Auto	0.00	21.84	0.00	15.00	-	10	-
Credit Union Plus	Rantoul	IL	Secured Visa	25.00	12.72	10.00	5.00	15.00	25	Min pmt 5% or \$25, \$10 Rplcmnt, \$5 draft copy
Credit Union Plus	Rantoul	IL	Visa Classic	25.00	12.72	10.00	5.00	15.00	25	Min pmt 5% or \$25, \$10 Rplcmnt, \$5 draft copy
Credit Union Plus	Rantoul	IL	Visa Platinum	25.00	9.99	10.00	5.00	15.00	25	Min pmt 3% or \$25, Var APR 9.99 or 11.90%
Credit Union West	Phoenix	AZ	Visa Classic	0.00	13.50	15.00	5%	-	25	No grace on cash adv
Credit Union West	Phoenix	AZ	Visa Gold	0.00	12.50	15.00	5%	-	25	No grace on cash adv
Delta Employees Credit Union	Atlanta	GA	Visa	0.00	12.00	10.00	5%	15.00	25	\$5 Rplcmnt, \$6 Draft copy
Edison Credit Union	Kansas City	MO	Edison CU Card	0.00	13.90	0.00	0.00	-	25	-
EquiShare Credit Union	Wichita	KS	Visa	0.00	12.50	10.00	5%	18.00	25	No grace on cash adv
Evansville Teachers Fed. Credit Un	Evansville	IN	Visa Business	0.00	13.20	17.50	17.50	17.50	25	No grace on cash adv
Evansville Teachers Fed. Credit Un	Evansville	IN	Visa Classic	0.00	13.20	17.50	17.50	17.50	25	No grace on cash adv
Evansville Teachers Fed. Credit Un	Evansville	IN	Visa Gold	0.00	12.00	17.50	17.50	17.50	25	No grace on cash adv
Evansville Teachers Fed. Credit Un	Evansville	IN	Visa Platinum	0.00	10.80	17.50	17.50	17.50	25	No grace on cash adv, Intro Rate 7.2 1st 6 mos.
Family Financial Credit Union	Muskegon	MI	Visa Classic	0.00	12.00	10.00	5%	-	25	-
Farmland Credit Union	Kansas City	MO	Visa Classic	0.00	16.00	0.00	15.00	15.00	-	\$15 or 5% Late Payment
FEC Credit Association, FCU	Memphis	TN	Visa	0.00	11.90	10.00	10.00	-	25	APR 10% if secured
Fedapostal Federal Credit Union	Dothan	AL	Visa	0.00	11.75	10.00	10.00	-	25	-
First Community Cr. Union	Ellisville	MO	MasterCard	0.00	9.90	0.00	5%	-	25	No grace on cash adv
First Community Cr. Union	Ellisville	MO	Visa Classic	0.00	15.90	0.00	5%	-	25	No grace on cash adv
First Community Cr. Union	Ellisville	MO	Visa Gold	0.00	9.90	0.00	5%	-	25	No grace on cash adv

## Out-of-State Financial Institutions

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				Fee	Limit	Payment	Reported			
				\$	% or \$	% or \$	\$	Days		
First Flight Federal CU	Havelock	NC	Visa	0.00	14.00	10.00	5.00	25.00	25	\$3 Card rplcmnt, \$1PIN rplcmnt
Great Falls Teachers FCU	Great Falls	MT	Visa Classic	0.00	11.90	16.00	16.00	-	25	No grace on cash adv
Heritage Valley Federal Credit Un.	York	PA	Visa Classic	0.00	13.0	20.00	20.00	20.00	25	No grace on cash adv, Min Pmt 3% or \$10
Honda Federal Credit Union	Torrance	CA	Visa Business	0.00	0.00	0.00	1%	-	-	Entire balance due each month
Honda Federal Credit Union	Torrance	CA	Visa Classic	0.00	11.50	10.00	20%	-	25	Risk based lending rates of 11.5%-18.0%
Honda Federal Credit Union	Torrance	CA	Visa Gold	0.00	9.90	10.00	20%	0.00	25	Intro rate 6.9% first 6 mos., no grace on cash adv
Hopewell Joint School Emp. Fed. C	Aliquippa	PA	Visa	0.00	10.90	10.00	0.00	20.00	25	Min pmt 3% or \$15, no grace on cash adv
Hutchinson Credit Union	Hutchinson	KS	Visa Classic	0.00	12.90	15.00	5%	-	25	\$25 Share account dep, \$15 Inactive fee
Idahy Federal Credit Union	Boise	ID	Visa by Idahy	0.00	13.90	10.00	5.00	-	25	-
Indiana Co., PA School Emp. FCU	Homer City	PA	Visa Classic	0.00	10.50	10.00	10.00	15.00	25	No grace on cash adv
International Airline Employees CU	Rosedale	NY	Int'l Airline EFCU	0.00	10.90	0.00	10.00	-	25	Min Pmt 4% of Bal
Iron Mountain-Kingsford Comm. FC	Kingsford	MI	Visa	0.00	13.90	10.00	10.00	15.00	25	\$10 stmt, \$5 Rplcmnt
Jackson VA Federal Credit Union	Jackson	MS	Visa	0.00	14.00	10.00	10.00	15.00	25	No grace on cash adv
Journal Credit Union	Milwaukee	WI	MasterCard	0.00	13.90	0.00	10.00	10.00	25	\$5 Rplcmnt, \$4 Doc copy, no grace on cash adv
KALSEE Credit Union	Kalamazoo	MI	Visa	0.00	11.90	10.00	10.00	6.00	25	\$5 doc, \$10 Rplcmnt, no grace on cash adv
KauKauna Credit Union	KauKauna	WI	MasterCard	0.00	14.88	10.00	10.00	15.00	25	\$5 Rplcmnt, Bal less than \$20 due each statement
KauKauna Credit Union	KauKauna	WI	Visa	0.00	14.88	10.00	10.00	15.00	25	\$5 Rplcmnt, Bal less than \$20 due each statement
KauKauna Credit Union	KauKauna	WI	Visa Gold	0.00	Var	10.00	10.00	15.00	25	Var Rate = 4.9% + prime, no grace on cash adv
KauKauna Credit Union	KauKauna	WI	Visa Gold-Home Equ	0.00	Var	10.00	10.00	15.00	25	Var Rate = 1% + prime, no grace on cash adv
La-Tec Credit Union	New Holstein	WI	MasterCard	0.00	13.90	0.00	2.00	-	25	\$7 Rplcmnt, \$3 PIN Rmnd, \$3 Draft Retrieval
Ledge Light Federal Credit Union	Groton	CT	Visa Classic	0.00	12.00	10.00	10.00	-	25	No grace on cash adv
Ledge Light Federal Credit Union	Groton	CT	Visa Gold	0.00	12.00	10.00	10.00	-	25	No grace on cash adv
McHenry County Schools Fed CU	Woodstock	IL	Visa Classic	0.00	13.90	10.00	7.50	-	25	\$7.5 Rplcmnt, \$5 Doc copy, no grace on cash adv
McKesson Federal Credit Union	Stratford	CT	Visa	0.00	12.90	15.00	15.00	15.00	25	14.9% on cash advances
Mesa County Teachers Fed. Credit	Grand Junction	CO	Visa	0.00	13.90	15.00	15.00	-	25	No grace on cash adv
Michigan Services Credit Union	Bingham Farms	MI	Visa Classic	0.00	13.90	10.00	10.00	-	25	No grace on cash adv
Michigan Services Credit Union	Bingham Farms	MI	Visa Platinum	0.00	8.95	25.00	25.00	-	25	No grace on cash adv
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Classic	15.00	14.90	0.00	2.5%	-	25	No grace on cash adv
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Platinum	0.00	10.90	0.00	2.5%	-	25	No grace on cash adv
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Select	0.00	12.90	0.00	2.5%	-	25	No grace on cash adv
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Share Secured	0.00	12.90	0.00	2.5%	-	25	No grace on cash adv



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Mutual Security CU	Brookfield	CT	CU Visa	0.00	9.90	5.00	5%	20.00	25	Min pmt 5% or \$25, no grace on cash adv
Mutual Security CU	Brookfield	CT	CU Visa Gold	0.00	9.50	5.00	5%	20.00	25	Min pmt 3% or \$25, no grace on cash adv
Ndang Credit Union	Fargo	ND	Visa	0.00	12.90	10.00	0.00	-	25	-
New Cumberland Federal Credit U	New Cumberland	PA	Visa	0.00	12.90	15.00	15.00	-	25	No grace on cash adv
North Central Area Credit Union	Houghton Lake	MI	Visa Classic	0.00	12.90	10.00	10.00	20.00	25	No grace on cash adv
North Central Area Credit Union	Houghton Lake	MI	Visa Gold	0.00	10.9	10.00	10.00	20.00	25	No grace on cash adv
PACO Federal Credit Union	Cleveland	OH	Visa	0.00	9.99	10.00	10.00	-	25	Bal due upon receipt, 4% Min Pmt
Penn State Federal Credit Union	State College	PA	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	No grace on cash adv
Post Employees Credit Union	Battle Creek	MI	Visa	0.00	11.90	10.00	10.00	5.00	25	-
Purina Credit Union	St. Louis	MO	Visa	0.00	13.92	0.00	5%	15.00	25	No grace on cash adv
Railway Employees Credit Union	Springfield	MO	Visa Classic	0.00	13.90	0.00	0.00	15.00	25	Membership in credit union required
Seaboard Federal Credit Union	Bucksport	ME	Visa Classic	0.00	12.90	0.00	0.00	-	-	Min pmt 3%
Seattle Telco Credit Union	Seattle	WA	Visa Classic	0.00	10.90	20.00	10%	-	25	Risk based lending rates 10.9%-17.1%
Seattle Telco Credit Union	Seattle	WA	Visa Gold	25.00	10.90	20.00	10%	-	25	Risk based lending rates 10.9%-17.1%
Seattle Telco Credit Union	Seattle	WA	Visa Platinum	18.00	8.40	20.00	10%	-	25	No grace on cash adv
Selfreliance Ukrainian FCU	Chicago	IL	Visa Classic	0.00	11.90	25.00	25.00	-	25	\$25 Min Pmt, no grace on cash adv
Selfreliance Ukrainian FCU	Chicago	IL	Visa Gold	0.00	11.90	25.00	25.00	-	25	\$25 Min Pmt, no grace on cash adv
Selfreliance Ukrainian FCU	Chicago	IL	Visa Platinum	0.00	11.90	25.00	25.00	-	25	\$25 Min Pmt, no grace on cash adv, with points
Selfreliance Ukrainian FCU	Chicago	IL	Visa Platinum	0.00	9.90	25.00	25.00	-	25	\$25 Min Pmt, no grace on cash adv, no points
Selfreliance Ukrainian FCU	Chicago	IL	Visa Platinum	0.00	11.90	25.00	25.00	-	25	\$25 Min Pmt, no grace on cash adv, with cash back
Service Federal Credit Union	Portsmouth	NH	Visa Classic	50.00	13.90	20.00	20.00	-	25	\$9 Rplcmnt, \$15 Draft copy, \$3 Stmt copy
Service Federal Credit Union	Portsmouth	NH	Visa Classic-Secur	75%	9.90	20.00	20.00	-	25	\$9 Rplcmnt, \$15 Draft copy, \$3 Stmt copy
Service Federal Credit Union	Portsmouth	NH	Visa Gold	50.00	9.90	20.00	20.00	-	25	\$9 Rplcmnt, \$15 Draft copy, \$3 Stmt copy
Staley Employees Credit Union	Decatur	IL	Visa Classic	0.00	12.90	20.00	20.00	-	25	Min pmt 3%, no grace on cash adv, CU membership
Staley Employees Credit Union	Decatur	IL	Visa Gold	0.00	11.9	20.00	20.00	-	25	Min pmt 3%, no grace on cash adv, CU membership
Sunlight Federal Credit Union	Cody	WY	Visa Classic	0.00	12.90	10.00	15.00	-	25	No grace on cash adv
Superior Community Credit Union	Superior	WI	MasterCard	0.00	14.50V	0.00	-	-	25	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Superior Community Credit Union	Superior	WI	Visa	0.00	14.50V	0.00	-	-	25	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Superior Community Credit Union	Superior	WI	Visa Gold	0.00	14.50V	0.00	-	-	25	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Tech Federal Credit Unions	Crown Point	IN	Visa Classic	5.00	13.9	20.00	15.50	-	25	Min pmt 3.5%, 17.9% on cash adv, no grace on cash
Tech Federal Credit Unions	Crown Point	IN	Visa Gold	0.00	9.90	20.00	15.50	-	25	Min pmt 3.5%, 13.9 % cash adv rate, 2% cash adv

## Out-of-State Financial Institutions

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				\$	% or \$	% or \$	\$	Days		
Tech Federal Credit Unions	Crown Point	IN	Visa Share Secured	0.00	8.88	20.00	15.50	-	25	Min pmt 3.5%, 2% cash adv fee, no grace on cash
Temco Employees Federal Credit	North East	PA	Visa	0.00	12.90	10.00	10.00	-	25	no grace on cash adv
United Savings Credit Union	Fargo	ND	Visa	0.00	12.00	25.00	10.00	-	25	No grace on cash adv
United Savings Credit Union	Fargo	ND	Visa Preferred	0.00	9.25	25.00	10.00	-	25	No grace on cash adv
United Savings Credit Union	Fargo	ND	Visa Secured	0.00	7.00	25.00	10.00	-	25	No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Platinum	0.00	14.92	20.00	20.00	15.00	25	No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Platinum	0.00	8.92	20.00	20.00	15.00	25	No grace on cash adv
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Classic	0.00	9.40V	15.00	15.00	-	25	Var WSJ Prime + 3.4%, \$1 ATM fee
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Gold	0.00	9.40V	15.00	15.00	-	25	Var WSJ Prime + 3.4%, \$1 ATM fee
US Postal Service Federal CU	Clinton	MD	Visa Platinum	0.00	9.90	25.00	25.00	28.00	25	No grace on cash adv
USAirways Federal Credit Union	Moon Township	PA	Visa Classic	0.00	10.00	0.00	20.00	20.00	25	\$5 Rplcmnt, \$2 Research, APR 13.10% on cash adv
USAirways Federal Credit Union	Moon Township	PA	Visa Gold	0.00	8.50	0.00	20.00	20.00	25	\$5 Rplcmnt, \$2 Research, APR 11.6 on cash adv
USE Credit Union	San Diego	CA	Visa Classic	15.00	16.90	10.00	5.00	17.00	-	\$10 Rplcmnt, \$3 Stmt cpy, cash adv fee 1%
USE Credit Union	San Diego	CA	Visa Gold	0.00	12.90	10.00	5.00	17.00	-	\$10 Rplcmnt, \$3 Stmt cpy, cash adv fee 1%
USE Credit Union	San Diego	CA	Visa Platinum	0.00	9.90	10.00	5.00	17.00	-	\$10 Rplcmnt, \$3 Stmt cpy, cash adv fee 1%
USE Credit Union	San Diego	CA	Visa-Secured	35.00	21.90	10.00	5.00	17.00	-	\$10 Rplcmnt, \$3 Stmt cpy, cash adv fee 1%
USE Credit Union	San Diego	CA	Visa-Student	5.00	14.00V	10.00	5.00	17.00	-	Var prime 8.9-18.00%, Stmtnt cpy \$3
USX Federal Credit Union	Cranberry Townsh	PA	Visa Classic	0.00	7.50V	25.00	25.00	25.00	25	Var WSJ Prime + 3%, \$5.50 Draft copy
USX Federal Credit Union	Cranberry Townsh	PA	Visa Classic Cr Bu	50.00	18.00	25.00	25.00	25.00	25	\$5.5 Doc cpy, no grace on cash adv
USX Federal Credit Union	Cranberry Townsh	PA	Visa Gold	0.00	9.90	25.00	25.00	25.00	25	No grace on cash adv, %5.50 draft copy
Wells Fargo Financial Bank	Sioux Falls	SD	FI \$ on Demand	30.00	24.00	28.00	28.0	28.00	25	Cash adv fee \$5
Wells Fargo Financial Bank	Sioux Falls	SD	FI Credit Card	20.00	12.90	28.00	28.00	28.00	25	Risk based lending rates 12.9-21.6%, \$5 cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	FI Secured Card	30.00	24.00	28.00	28.00	28.00	25	Cash adv fee \$5
Wells Fargo Financial Bank	Sioux Falls	SD	MasterCard	20.00	19.80	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	MasterCard	20.00	16.90	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	MasterCard	20.00	21.60	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	MasterCard	20.00	18.00	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	19.80	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	18.00	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	16.90	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	21.60	28.00	28.00	-	25	-

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Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	13.90	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	15.90	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum	20.00	13.90	28.00	28.00	-	25	-
Wells Fargo Financial Bank	Sioux Falls	SD	WFFBRESN	100.0	10.90V	28.00	28.00	28.00	25	Risk rates 10.9-19.8%, Var rate prime + 2.25-12.8%
Wells Fargo Financial National Ban	Las Vegas	NV	American Drew	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	American Gem Socie	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Browning Buck Mark	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Carpet Land	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Carquest	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Hoff Jewelers	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Honda MasterCard	18.00	21.00V	28.00	28.00	28.00	25	Var Prime+12.9%,Terms apply to Honda purchases
Wells Fargo Financial National Ban	Las Vegas	NV	Leather Center	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis Card	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Marquis MasterCard	18.00	21.00V	28.00	28.00	28.00	25	Var Prime + 12.9%, Terms for Marquis purchases
Wells Fargo Financial National Ban	Las Vegas	NV	Mattress Giant	0.00	21.00V	28.00	28.00	28.00	25	Var Prime + 12.9%, Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Pennsylvania House	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Repair Now Pay Lat	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Seasonal Concepts	0.00	18.00	0.00	15.00	-	25	-
Wells Fargo Financial National Ban	Las Vegas	NV	Slumberland	0.00	18.00	28.00	28.00	28.00	25	Cash adv fee \$10
Wells Fargo Financial National Ban	Las Vegas	NV	Thomasville Master	18.00	21.00V	28.00	28.00	28.00	25	Var Prime + 12.9%,Terms for Thomas. purchases only
Wells Fargo Financial-Fargo	Fargo	ND	Preferred Customer	0.00	18.00	0.00	15.00	-	-	-
Willis Corroon Credit Union	Nashville	TN	MasterCard	0.00	12.00	15.00	20.00	-	25	No grace on cash adv.
Woodmen Federal Credit Union	Omaha	NE	Visa	0.00	14.90	10.00	0.00	-	25	5% Min due
World Financial Network Bank	Columbus	OH	Maurices	0.00	14.99V	0.00	20.00	-	25	Var rate WSJ Prime from 22.99%-24.99%
Yellowstone Teachers Credit Union	Billings	MT	Yellowstone TCU-Vi	0.00	12.00	20.00	20.00	-	25	No grace on cash adv

## Retailers

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	Limit	Payment	Reported			
				\$	% or \$	% or \$	\$	Days		
41st Street Scheels	Sioux Falls	SD	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Aamco Transmission	Mankato	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Amalgamated Audio	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Appleton Scheels	Appleton	WI	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Arvid Benson Home Furnishings	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Fin chg from close of billing cycle
Bachmans Inc	Minneapolis	MN	Bachman's	0.00	18.00	0.00	10.00	20.00	30	Balance on commercial accounts due in full
Callans Furniture	Wait Park	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
College Square	Cedar Falls	IA	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Computer Renaissance	Willmar	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Dakota Square Scheels	Minot	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Diamonds Direct	Bloomington	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Drs. Elrod and Green	Austin	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Drurys	Fountain	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Drury's Comfort Seating	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Eau Clair Scheels	Eau Clair	WI	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Empire Scheels	Sioux Falls	SD	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Fargo Scheels All Sports	Fargo	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Fleetham Furnishings	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Gentling Dental	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Gilhedvt Eye Care	Owatonna	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Grand Forks Scheels	Grand Forks	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Harnacks Furniture and Carpet	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Hiller Stores Inc.	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance Charges from close of billing cycle
Holiday Village Scheels	Great Falls	MT	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Hubert W. White, Inc.	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	0.00	-	30	No grace on cash adv
Iowa City Scheels	Coralville	IA	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
James Hughes DDS	Winona	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Kirkwood Scheels Sports	Bismark ND	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Kordel, Inc.	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
L. J. Norby Co.	Detroit Lakes	MN	Norby's Shopping C	0.00	18.00	0.00	0.00	-	-	In-house card used exclusively at Norby's
Landseidel/Pfeifer, Inc	St. Louis Park	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle

## Retailers

Name of Institution	City	State	Card Name	Annual Fee \$	APR %	Exceed Limit % or \$	Late Payment % or \$	NSF if Reported \$	Grace Days	Notes
Lincoln Scheels	Lincoln	NE	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Main Street Music	Elk River	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Maple Grove Heating & Air Condi	Champlin	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charge from close of billing cycle
Marathon Ashland Petroleum LLC	Fridley	OH	Ashland Regular	0.00	16.00	0.00	5.00	20.00	25	Commercial accounts due in full each statement
Marathon Ashland Petroleum LLC	Fridley	OH	Marathon Premier	25.00	16.00	0.00	5.00	20.00	25	Commercial accounts due in full each statement
Marathon Ashland Petroleum LLC	Fridley	OH	Marathon Regular	0.00	16.00	0.00	5.00	20.00	25	Commercial accounts due in full each statement
Monogram Credit Card Bank of GA	Stamford	CT	American Eagle	0.00	16.51V	0.00	23.00	10.00	26	Var WSJ Prime + 10.71%
Monogram Credit Card Bank of GA	Stamford	CT	Banana Republic	0.00	17.8V	0.00	20.00	20.00	26	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Brooks Brothers	0.00	21.6V	0.00	20.00	15.00	26	Var WSJ Prime + 13.1%
Monogram Credit Card Bank of GA	Stamford	CT	Disney	0.00	20.8V	0.00	25.00	15.00	26	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Ethan Allen	0.00	17.52	0.00	15.00	15.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Exxon	0.00	22.4V	0.00	15.00	15.00	26	Var WSJ Prime + 13.9%
Monogram Credit Card Bank of GA	Stamford	CT	Gap	0.00	17.8V	0.00	20.00	20.00	-	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	GECAF	0.00	21.98V	0.00	29.00	29.00	-	Var WSJ Prime + 14.73%
Monogram Credit Card Bank of GA	Stamford	CT	Home Depot	0.00	21.00	0.00	20.00	20.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Home Design	0.00	21.98V	0.00	29.00	29.00	-	Var WSJ Prime + 14.73%
Monogram Credit Card Bank of GA	Stamford	CT	Home Shopping Net	0.00	22.65V	0.00	25.00	15.00	26	Var WSJ Prime + 14.15%
Monogram Credit Card Bank of GA	Stamford	CT	JC Penny	0.00	21.00	0.00	25.00	20.00	25	-
Monogram Credit Card Bank of GA	Stamford	CT	Lowe's	0.00	21.00	0.00	20.00	20.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Men's Warehouse	0.00	22.8V	0.00	20.00	20.00	26	Var WSJ Prime + 14.3%
Monogram Credit Card Bank of GA	Stamford	CT	Old Navy	0.00	17.8V	0.00	20.00	20.00	-	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Sam's Club	0.00	21.4V	0.00	25.00	20.00	26	Var WSJ Prime + 12.9%
Monogram Credit Card Bank of GA	Stamford	CT	Shaw Carpet	0.00	21.85V	0.00	29.00	29.00	26	Var WSJ Prime + 15.6%
Monogram Credit Card Bank of GA	Stamford	CT	Wal-Mart	0.00	19.99V	0.00	25.00	25.00	-	Var WJS prime + 4.34-12.24 per account type
Moorhead Downtown Scheels	Moorhead	MN	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
New Ulm Dental Clinic	New Ulm	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Oak Plus	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Perry O. Cohn	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Phillips Petroleum Company	Bartlesville	OK	Phillips 66 Co.	0.00	16.00	0.00	0.00	-	25	-
Professional Drive	Northfield	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from date of billing cycle
R. F. Moeller Jewler Inc. - Edina	Edina	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle

## Retailers

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	Limit	Payment	Reported			
				\$	% or \$	% or \$	\$	Days		
Rapid City Scheels	Rapid City	SD	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Rimrock Scheels	Billings	MT	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
River Hills Scheels	Mankato	MN	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Roberts Home Furnishings	Duluth	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charge from close of billing cycle
Rogers and Holland Jewelers	Rochester	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charge from close of billing cycle
Royal Star Liquidators	So. St. Paul	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Royal Tire Inc.	St. Cloud	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Scheels	Fargo	MN	Scheels	0.00	18.00	0.00	0.00	-	25	-
Scheels All Sports Inc	Fargo	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house store card for Scheels purchases only
Sioux City Scheels	Sioux City	IA	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Slumberland - Bemidji	Bemidji	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Eveleth	Eveleth	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Fergus Falls	Fergus Falls	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Grand Rapids	Grand Rapids	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Hibbing	Hibbing	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - International Falls	International Fall	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Thief River Falls	Thief River Falls	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
South St. Paul Automotive Speciali	South St. Paul	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance Charges from close of billing cycle
Southside Scheels	Fargo	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Speedway SuperAmerica LLC	Enon	OH	Speedway SA	0.00	15.00	0.00	15%	25.00	25	-
Speedway SuperAmerica LLC	Enon	OH	Speedway SA Consum	0.00	15.00	0.00	0.00	20.00	25	Ticket reprint \$5
Speedway SuperAmerica LLC	Enon	OH	SuperFleet	0.00	15.00	0.00	0.00	20.00	-	Ticket reprint \$5
St. Cloud Scheels	St. Cloud	MN	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
St. Paul Jewelers, Inc.	St. Paul	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charge from close of billing cycle
T.R. Jewelers	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Fin chg from close of billing cycle
Ultra Diamond and Gold	Albertville	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Waterloo Scheels	Waterloo	IA	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
West Acres Scheels	Fargo	ND	Scheels	0.00	18.00	0.00	0.00	-	25	In-house card for Scheels purchases only
Wixon Jewelers	Bloomington	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle



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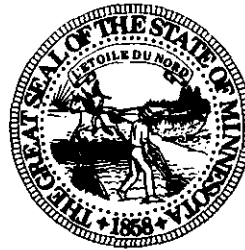
Twin Cities Metro Area 297-5353

Outside Twin Cities Metro Area 1-800-627-5329



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**Carol C. Johnson**  
**Treasurer**  
**State of Minnesota**  
**303 Administration Building**  
**50 Sherburne Avenue**  
**St. Paul, Minnesota 55155**



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