

FORWARD

January, 2009

This is the eighteenth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by Minnesota Management & Budget, Treasury Division. This report is required by Minnesota Statutes 325G.415 and is intended to assist in increasing consumer awareness in Minnesota.

This report has been designed to be useful 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. You may 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."

The information presented in this report is certified to be a true and correct summary of data reported by companies issuing credit cards as of December 31, 2009.

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

What if a credit card, which I already have, is not on the report? What if I receive a credit card application from an issuer not listed in the report?

Under Minnesota Statutes 325G.415, creditors who distribute credit card applications must file a written report disclosing the data contained in this report by December 31st of each year. It is possible that some credit card issuers may not be included because they failed to file the required report. Creditors who wish to comply with the law should contact the Treasury Division at (651) 201-8091 in order to be included in future editions of the Minnesota Consumer Credit Card Report.

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 December 31, 2009. 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.

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

- 1st: 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

- 2nd: Contact the Office of the Attorney General's Consumer Protection Division, 1400 NCL Tower, 445 Minnesota Street, Saint Paul, Minnesota 55101. By telephone at (651) 296-3353 or (800) 657-3787. By e-mail: attorney.general@state.mn.us

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.

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

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.

Experian
P.O. Box 2002
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

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.

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/.

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/ 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/.

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/.

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/ 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

- A.P.R.** Annual Percentage Rate. The rate of interest charged by a creditor on an annual 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.
- NSF** 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**.
- Variable Interest Rate:** 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.)
- Grace Period:** 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	APR %	Limit	Payment			Reported
Accentra Credit Union	Austin	Visa Classic	0.00	8.90	15.00	20.00	15.00	25	Risk based rates 8.9-15.9%, No grace on cash adv
Agassiz Federal Credit Union	Crookston	Visa Classic	0.00	12.90	15.00	5.00	-	25	Cash adv fee \$2, No grace period on cash adv
American Bank of the North	Hibbing	AB Rewards Visa	0.00	6.90	25.00	25.00	20.00	25	9.9.% if no banking relationship, Rates to 15.84%
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	No grace on cash advances
Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0.0	11.90	20.00	20.00	25.00	25	No grace on cash advances
Austin City Employees Credit Union	Austin	Visa Platinum Prfd	0.00	9.90	25.00	15.00	-	25	No grace on cash adv, Rpclmnt \$5,Min Pmt 3% or
Bank of the West - Lakeville	Lakeville	Business Rewards	35.00	6.25V	35.00	25.00	-	25	WSJ Prime + 6.25%, Cash adv rate 14.90 + Prime
Bank of the West - Lakeville	Lakeville	Platinum Rewards	0.00	9.99V	35.00	35.00	-	25	WSJ Prime + 9.99%, Cash adv rate 21.99% +
Border State Bank Badger	Badger	Visa Bus Rewards	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Badger	Badger	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Badger	Badger	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Baudette	Buadette	Visa Bus Rewards	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Baudette	Buadette	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Baudette	Buadette	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Greenbush	Greenbush	Visa Bus Reward	0.00	8.99V	35.00	35.00	-	25	WSJ Prime + 3.99-9.99%, No grace on cash adv
Border State Bank Greenbush	Greenbush	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Greenbush	Greenbush	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Intl Falls	International Fall	Visa Bus Rewards	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Intl Falls	International Fall	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Intl Falls	International Fall	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Middle River	Middle River	Visa Bus Rewards	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Middle River	Middle River	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Middle River	Middle River	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Roseau	Roseau	Visa Bus Rewards	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Roseau	Roseau	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Roseau	Roseau	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Thief River Falls	Theif River Falls	Visa Bus Reward	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Thief River Falls	Theif River Falls	Visa Business	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
Border State Bank Thief River Falls	Theif River Falls	Visa Travel Reward	50.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv
CentralMN Federal Credit Union	Melrose	Visa Classic A	10.00	11.90	15.00	5%	-	25	Late Pmt Fee 5%, No grace on cash advances
CentralMN Federal Credit Union	Melrose	Visa Classic B	0.00	13.90	15.00	5%	-	25	Late Pmt Fee 5%,No grace on cash advances
CentralMN Federal Credit Union	Melrose	Visa Platinum	0.00	9.90	15.00	5%	-	25	Late Pmt Fee 5%, No grace on cash advances
Cities Credit Union	Vadnais Heights	Cities CU Classic	0.00	11.95	20.00	20.00	15.00	-	Risk based rates 11.95-17.95%,
Citizens National Bank of Park Rapi	Park Rapids	Visa Business	20.00	9.90	20.00	5%	-	25	Cash adv fee 3%, No grace on cash advances

Citizens National Bank of Park Rapi	Park Rapids	Visa Classic	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.99%, No grace on cash advance
Citizens National Bank of Park Rapi	Park Rapids	Visa Gold	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.99%, No grave on cash advance
City & County Employees Credit Un.	St. Paul	Visa Classic	0.00	8.99	25.00	25.00	29.00	25	Risk base pricing, 8.99-18.0% APR, no grace on adv
City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	8.99	25.00	25.00	29.00	25	Risk base pricing, 8.99-18.0% APR, no grace on adv
City & County Employees Credit Un.	St. Paul	Visa Share Secured	0.00	7.99	25.00	25.00	29.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Student	0.00	13.00	25.00	25.00	29.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Platinum	0.00	9.99	20.00	29.00	26.00	25	Risk based rates 9.9%-17.99%, No grace on cash
Como Northtown Community Credit Un	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	Penalty Rate 17.90%, document copy \$10
Como Northtown Community Credit Un	St. Paul	Visa Gold	0.00	9.90	20.00	20.00	20.00	25	Penalty Rate 14.90 %, document copy \$10
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	10.9%v	10.00	10.00	10.00	25	WSJ Prime + 6.5%, No grace on cash advances
Eastwood Bank-Kasson	Kasson	Visa Business	0.00	14.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Classic	0.00	13.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Gold	0.00	11.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eastwood Bank-Kasson	Kasson	Visa Platinum	0.00	9.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10
Eitzen State Bank of Caledonia 1	Caledonia	Visa Platinum	0.00	14.65V	30.00	39.00	30.00	25	WSJ Prime + 6.9%
Electric Machinery Employees Cr. Un	Minneapolis	Visa	0.00	12.75	0.00	0.00	-	25	12.75% on cash adv, no grace period on cash adv
Electrus Federal Credit Union	Brooklyn Center	Visa Classic	0.00	11.90	15.00	15.00	15.00	25	Rpclmnt card 5\$, No grace on cash advances
Federated Employees Credit Union	Owatonna	Visa	0.00	10.90	20.00	20.00	20.00	25	\$25 Min pmt, No grace on cash advances
First Alliance Credit Union	Rochester	MasterCard	25.00	10.95V	20.00	20.00	20.00	25	10.95-18.00% variable based on credit criteria,
First Alliance Credit Union	Rochester	MasterCard Plat	25.00	8.95V	20.00	20.00	20.00	25	8.95-18.00% variable,must be member, frn trans fee
First Farmers & Merchants Fairmont	Fairmont	Visa Business 1	0.00	8.99V	35.00	35.00	-	25	WSJ Prime +3.99-9.99%
First Farmers & Merchants Fairmont	Fairmont	Visa Business 2	50.00	8.99V	35.00	35.00	-	25	WSJ Prime + 3.99-9.99%
First Minnesota Bank of Minnetonka	Minnetonka	Visa Classic	0.00	16.75	15.00	5.00	22.00	25	\$2 cash adv fee,no grace period on cash adv
First Minnesota Bank of Minnetonka	Minnetonka	Visa Gold	0.00	16.75	15.00	5.00	22.00	25	Late fee 5% or \$5, \$2 cash adv fee
First National Bank Deerwood D	Deerwood	Deerwood	0.00	12.00	15.00	15.00	20.00	25	Balance transfer fee \$15
First National Bank of Cold Spring	Cold Spring	ROCORI Visa	0.00	12.90	5.00	5.00	-	25	Profits from this card shared with school district
First National Bank of Cold Spring	Cold Spring	Visa Classic	0.00	15.90	5.00	5.00	-	25	No grace on cash advances, 2% Cash advance fee
First National Bank of Cold Spring	Cold Spring	Visa Gold	0.00	14.90	5.00	5.00	-	25	No grace on cash advances, 2% cash advance fee
First National Bank of Plainview	Plainview	MasterCard	25.00	13.80	20.00	5%	-	25	No grace on cash advances
First National Bank of Plainview	Plainview	Visa	0.00	16.80	20.00	5%	-	25	No grace on cash advances
First National Bk of the North	Sandstone	Visa Classic	0.00	12.50	20.00	10%	-	25	Finance Chrg 1% of cash adv not more than \$10.00
First Regents Bank	Andover	Visa Platinum	0.00	9.99V	39.00	19.00	-	25	Prime rate WSJ, 5.99 variable,9.99 12.99 + 15.99%
First State Bank of Minnesot	LeRoy	MasterCard	0.00	15.00	5.00	5.00	-	25	
First State Bank of Minnesot	LeRoy	Visa	0.00	15.00	5.00	5.00	-	25	
First State Bank of Minnesot	LeRoy	Visa Gold	0.00	15.0%	5.00	5.00	-	25	
First State Bank of Wyoming	Wyoming	Visa	0.00	14.88	5.00	5.00	-	25	No grace on cash adv, Corp bal due upon stmt
First State Bank Southwest	Worthington	MasterCard	0.00	17.88	10.00	10.00	-	25	Replace Card \$10, no grace on cash adv
First State Bank Southwest	Worthington	Visa Gold	0.00	17.88	10.00	10.00	-	25	Replace Card \$10, no grace on cash adv
First State Bank Southwest	Worthington	Visa Plan A	0.00	17.88	10.00	10.0	-	25	Replace Card \$10, no grace on cash adv
First State Bank Southwest	Worthington	Visa Plan B	15.00	15.96	10.00	10.00	-	25	Replace Card \$10, no grace on cash adv
First State Bank Swanville	Swanville	Elan	0.00	8.99V	39.00	39.00	-	25	WSJ Prime + 3.99-16.99%

Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	5.00	0.00	10.00	25	\$10 Doc copy, 1% Internatinal transaction fee
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0.00	12.90	30.00	30.00	-	25	Min pmt 2% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	30.00	30.00	-	25	Min pmt 2% or \$30
Freeport State Bank Melrose	Melrose	Visa	0.00	12.75	20.00	20.00	-	25	
Glenwood State Bank - Glenwood	Glenwood	MasterCard	0.00	14.90	15.00	10.00	-	25	
Glenwood State Bank - Glenwood	Glenwood	MasterCard	0.00	14.90	15.00	10.00	-	25	
Glenwood State Bank - Glenwood	Glenwood	Visa	0.00	14.90	15.00	10.00	-	25	
Grand Rapids State Bank	Grand Rapids	Visa Business	0.00	15.48	10.00	5.00	-	25	No grace on cash advance
Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	10.00	5%	-	25	No grace on cash advance
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	10.00	5%	-	25	No grace on cash advance
Grand Timber Bank	McGregor	GTB Visa	0.00	9.00V	15.00	5.00	-	25	WSJ Prime + 5%, No grace on cash advance
Greater Minnesota Credit Union	Mora	Visa Business	0.00	10.34V	25.00	25.00	22.00	25	WSJ Prime + 5.09%, no grace on cash adv
Greater Minnesota Credit Union	Mora	Visa Platinum	0.00	8.49V	25.00	25.00	22.00	25	WSJ Prime +5.25%, Risk based rates 8.49-17.34%
Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, No grace on cash advances
Hiway Federal Credit Union	St. Paul	Business	0.00	10.96	20.00	20.00	-	25	No grace on cash advances
Hiway Federal Credit Union	St. Paul	Home Equity	0.00	5.00	20.00	20.00	-	25	No grace on cash advances
Hiway Federal Credit Union	St. Paul	Rebate	0.00	10.96	20.00	20.00	-	25	No grace on cash advances
Hiway Federal Credit Union	St. Paul	Rewards	0.00	9.90	20.00	20.00	-	25	No grace on cash advances
Klein Bank Montevideo	Montevideo	Visa Classic 1	20.00	12.25V	15.00	5%	-	25	US Bank Prime + 6.50%, no to exceed 18.00%
Klein Bank Montevideo	Montevideo	Visa Classic 2	0.00	15.25V	15.00	5%	-	25	US Bank Prime + 9.50%, Not to exceed 18.00%
Klein Bank Montevideo	Montevideo	Visa Gold 1	20.00	12.25V	15.00	5%	-	25	US Bank Prime + 6.50%, no to exceed 18.00%
Klein Bank Montevideo	Montevideo	Visa Gold 2	0.00	15.25V	15.00	5%	-	25	US Bank Prime +9.50%, no to exceed 18.00%
Klein Bank Montevideo	Montevideo	Visa Platinum	0.00	9.75V	15.00	5%	-	25	US Bank Prime +3.50%, no to exceed 18.00%
Lake Area Bank	Lindstrom	Visa	0.00	15.90	0.00	5%	-	25	Replacement fee \$5
Lake Area Bank	Lindstrom	Visa Gold	0.00	14.50	0.00	5%	-	25	Replacement card fee \$5
Mayo Employees Credit Union	Rochester	Visa Classic	5.00	11.90	20.00	20.00	10.00	25	\$10 Card rpclmnt, Mayo Foundation affiliation requ
Mayo Employees Credit Union	Rochester	Visa Platinum	5.00	6.25V	20.00	20.00	10.00	25	WJS Prime + 3.0%, Mayo Foundation affiliation requ
Merchants National Bank of Winona	Winona	MasterCard Classic	0.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99 Cash advance rate, No
Merchants National Bank of Winona	Winona	MasterCard Gold	0.00	9.99	25.00	5%	-	25	14.99 Cash adv rate, No grace on cash advances
Merchants National Bank of Winona	Winona	Visa Business	25.00	7.25V	25.00	25.00	30.00	25	US Bank Prime + 4%
Merchants National Bank of Winona	Winona	Visa Classic 1	30.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace
Merchants National Bank of Winona	Winona	Visa Platinum	30.00	9.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	25.00	10.90	25.00	25.00	35.00	25	\$10 Rplcment fee, Min pmt \$20, Membership reqd
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	25.00	10.90	25.00	25.00	35.00	25	\$10.00 Rplcmnt fee, Min pmt \$20, Membership reqd
Minnesota Power Employees Credit Un	Duluth	Visa Classic	0.00	9.90	10.00	0.00	-	25	9.9-15.9%, \$5 Rplcmnt, \$5 Doc cpy
Minnesota Valley Fed CU	Mankato	Visa	0.00	9.90V	15.00	15.00	-	25	1% foreign transaction fee
Moorhead Federal Credit Union	Moorhead	Visa	0.00	12.90	10.00	15.00	-	25	No grace on cash advances
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash advance
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Platinum	0.00	9.90	10.00	10.00	-	25	No grace on cash advances
Northern Communities CU	Duluth	Visa Classic	0.00	12.50	15.00	15.00	-	25	
Northern Communities CU	Duluth	Visa Platinum	0.00	7.90	15.00	15.00	-	25	

Northwoods Credit Union	Cloquet	Visa Classic	0.00	12.99	20.00	20.00	25.00	25	No grace on cash advances
Northwoods Credit Union	Cloquet	Visa Platinum	0.00	7.99	20.00	20.00	25.00	25	No grace on cash adv
Novation Credit Union	Oakdale	Visa Platinum	0.00	13.9	28.00	28.00	-	25	APR based on credit score 13.9-18.00%
Novation Credit Union	Oakdale	Visa Platinum	0.00	8.90	28.00	28.00	-	25	APR based on credit score 8.9-18.0%
Postal Credit Union	Woodbury	Visa Business	0.00	7.00v	20.00	10.00	-	25	3 tiers, APR 7.0-11.0 % + Prime + 3.0%, 5% or 7%
Postal Credit Union	Woodbury	Visa Classic	0.00	16.00	20.00	10.00	-	25	Non-use fee \$15, no grace period on cash advances
Postal Credit Union	Woodbury	Visa Gold	0.00	10.90	20.00	10.00	-	25	8.9\$ with Reward or Prestige chg acct, \$15 non-use
Postal Credit Union	Woodbury	Visa Platinum	0.00	5.5V	20.00	10.00	-	25	3 tiers, APR 5.5-11.0 % + Prime + 1.5%, 5% or 7%
ProGrowth Bank	Nicollet	Visa Business	15.00	4.9V	15.00	15.00	15.00	25	WSJ Prime + 6%
ProGrowth Bank	Nicollet	Visa Consumer Card	0.00	9.99V	39.00	39.00	15.00	25	WSJ Prime + 6%, Rates vary based on credit score
Retail Employees Credit Union	St. Louis Park	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	Minimum payment 2%, charge for copies
Retail Employees Credit Union	St. Louis Park	Visa Platinum	0.00	8.90	20.00	20.00	20.00	25	Minimum payment 2%, charge for copies
Retail Employees CU-Hopkins	Hopkins	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	No grace period on cash advances
Retail Employees CU-Hopkins	Hopkins	Visa Platinum	0.00	8.90	20.00	20.00	20.00	25	No grace period on cash advances
Richfield/Bloomington Credit Union	Richfield	Visa Classic	25.00	12.99	25.00	25.00	-	25	CU Membership req, Min pmt 3% of balance due
Richfield/Bloomington Credit Union	Richfield	Visa Platinum	25.00	9.90	25.00	25.00	-	25	CU Membership req, Min pmt 3% of balance due
Roundbank	Waseca	Visa Classic #1	0.00	18.00	20.00	5%	-	25	Cash adv fee 2%, late fee \$5 min, \$25 max or 5%
Roundbank	Waseca	Visa Classic #2	15.00	13.80	20.00	5%	-	25	Cash adv fee 2%, late fee \$5 min, \$25 max or 5%
Roundbank	Waseca	Visa Gold #1	28.00	11.88	20.00	5%	-	25	Cash adv fee 2%, late fee \$5 min \$25 max or 5%
Roundbank	Waseca	Visa Gold #2	0.00	16.80	20.00	5%	-	25	Cash adv fee 2%, late fee \$5 min, \$25 max or 5%
Security State Bank of Hibbing	Hibbing	Visa Classic	12.00	14.88	25.00	5%	-	25	No grace on cash adv, Cash advance fee 3% or \$5
Security State Bank of Hibbing	Hibbing	Visa Gold	0.00	14.88	25.00	5%	-	25	If no SSB accts ann. Fee \$28, Cash adv fee 3%/\$5
Soo Line Credit Union	Minneapolis	Visa Classic	0.00	12.90	15.00	15.00	20.00	25	Cash advance fee 2%
Soo Line Credit Union	Minneapolis	Visa Platinum	0.00	8.90	15.00	15.00	20.00	25	Risk based rates, Cash advance fee 2%
St Paul Federal Credit Union	St. Paul	Classic	0.00	12.90%	30.00	30.00	-	25	APR depending on credit rating and review
St Paul Federal Credit Union	St. Paul	Visa Classic	25.00	8.9%	10.00	20.00	20.00	25	APR's is depending on credit rate and review
St Paul Federal Credit Union	St. Paul	Visa Gold	50.00	10.9%	30.00	30.00	-	25	APR depending on credit rating and review
St Paul Federal Credit Union	St. Paul	Visa Platinum	0.00	8.90%	30.00	30.00	-	25	APR depending on credit rating and review
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	8.90%	15.00	15.00	-	25	12.90% cash advances
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	12.90%	15.00	15.00	-	25	15.90 % on cash adv, no grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	9.90%	15.00	15.00	-	25	13.90% on cash adv, no grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	10.90%	15.00	15.00	-	25	14.90% on cash adv, not grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	14.90%	15.00	15.00	-	25	17.90% on cash adv, no grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	17.90%	15.00	15.00	-	25	20.90% on cash adv, no grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	12.29%	15.00	15.00	-	25	15.90% on cash adv, not grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	10.49%	15.00	15.00	-	25	14.90% on cash adv, not grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	9.59%	15.00	15.00	-	25	13.90% cash advances, no grace period
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	16.90%	15.00	15.00	-	25	20.90% on cash adv, no grace period on cash adv
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	8.59%	15.00	15.00	-	25	12.90% cash advances
Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	14.19%	15.00	15.00	-	25	17.90 % on cash adv, no grace period on cash adv
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 advances
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 advances

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 advances
State Bank of Bird Island	Bird Island	Visa Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances
State Bank of Chandler	Chandler	Visa Classic	0.00	14.76	0.00	5.00	-	25	Minimum payment 10% or \$20.00
State Bank of Lake Park	Lake Park	Visa	0.00	8.99v	39.00	19.00	-	25	APR 8.9-21.99 + margin to prime rate, Var 3.99-16.
State Bank of Park Rapids	Park Rapids	MasterCard	0.00	11.74V	20.00	5%	25.00	25	NY Prime+6.99%, No grace on cash advances
State Bank of Richmond	Richmond	Visa	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt
State Bank of Richmond	Richmond	Visa Gold	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt
State Bank of Richmond	Richmond	Visa Gold Cashback	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmt cpy \$4, Rpclmnt
Teacher Federal CU	Plymouth	Classic	10.00	11.90	15.00	20.00	-	-	Finance charges from date of purchase
Teacher Federal CU	Plymouth	Platinum	10.00	9.90	15.00	20.00	-	-	Finance charges from date of purchase
Teacher Federal CU	Plymouth	Platinum Business	0.00	VAR	35.00	35.00	-	-	Finance charges from date of purchase
The Lake Bank	Two Harbors	Business Card	0.00	14.99%	25.00	25.00	25.00	25	\$50 fee if not used in 12 mos,\$25 cash adv fee
The Lake Bank	Two Harbors	Travel Card	0.00	3.50v	25.00	25.00	25.00	25	Prime + .25%,5% for cash advances
The Lake Bank	Two Harbors	Visa Classic	0.00	13.99%	25.00	25.00	25.00	25	\$25 fee is not used in 12 mos,\$25 for cash advance
The Lake Bank	Two Harbors	Visa Platinum	0.00	9.99%	25.00	25.00	25.00	25	\$50 fee is not used 12 mos,12.99 cash advances
Trades & Labor Credit Union	Albert Lea	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	\$20 Minimum payment, No grace on cash advances
Two Harbors Federal Credit Union	Two Harbors	Visa Classic	0.00	13.90	0.00	0.00	-	25	No grace on cash advances, \$4 Doc copy fee
United Bankers' Bank	Bloomington	Visa Business Card	15.00	6.00V	15.00	5.00	-	25	WSJ Prime + 6.00
United Educators Credit Union	Woodbury	Visa Platinum	0.00	10.49v	10.00	15.00	28.00	25	US Prime + 5.49%, No grace on cash advances
United Employees Credit Union	Albert Lea	Visa	0.00	13.90	10.00	10.00	10.00	25	No grace on cash advances
US Federal Credit Union	Burnsville	Visa Classic	0.00	12.90	25.00	25.00	29.00	25	Draft cpy \$5, Quick Card \$25, No grace on cash
US Federal Credit Union	Burnsville	Visa Gold	0.00	10.90	25.00	25.00	29.00	25	Draft cpy \$5, Quick Card \$25, No grace on cash
US Federal Credit Union	Burnsville	Visa Platinum	0.00	8.90	25.00	25.00	29.00	25	\$25 non-use fee, No grace -cash adv, Quick cd fee
US Federal Credit Union	Burnsville	V-Savings Secured	0.00	12.90	25.00	25.00	29.00	25	Must secure 1.5% in savings based on approv. Limit
Virginia Coop Credit Union	Virginia	Visa	0.00	8.49	20.00	20.00	-	25	Membership required, \$5 Minimum savings balance
Wells Federal Bank, FSB	Wells	MasterCard	0.00	15.96	20.00	15.00	-	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash
Wells Federal Bank, FSB	Wells	Visa Classic	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash
Wells Federal Bank, FSB	Wells	Visa Gold	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash
West Financial Credit Union	Medina	Visa	0.00	8.9%	20.00	20.00	-	25	8.9 to 13.9% APR, 12.9% on cash advances
West Metro Schools CU	Hopkins	Visa	0.00	14.90	0.00	0.00	-	25	No grace on cash advances

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	APR %	Limit	Payment			Reported
1st Financial Federal CU	St. Charles	MO	Visa Classic	0.00	15.90	20.00	15.00	25.00	25	Rate is with autopay
1st Financial Federal CU	St. Charles	MO	Visa Platinum	0.00	8.90	20.00	15.00	25.00	25	Rate is with autopay
AIG Federal Savings Bank	Evansville	IN	DCL Home Center	0.00	18.00	20.00	30.00		19	
A-K Valley Federal Credit Union	Lower Burrell	PA	Platinum Prfd Visa	50.00	10.90	25.00	35.00	25.00	25	Risk based rates 10.9%-17.9%, \$20 or 3% Min pmt
Allegheny Valley Federal Credit	Pittsburgh	PA	Visa	50.25	9.90	10.00	10.00	20.00	25	1% Intrntl trnsact fee, 3% Cash adv fee, no grace
Altonized Federal Credit Union	Alton	IL	Visa	0.00	9.90	10.00	25.00	-	25	
Ameri Choice FCU	Mechanicsberg	PA	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace period on cash advances
Ameri Choice FCU	Mechanicsberg	PA	Visa Gold	0.00	8.9%	25.00	25.00	-	25	No grace period on cash advances
Ameri Choice FCU	Mechanicsberg	PA	Visa Platinum	0.00	10.99%	25.00	25.00	-	25	No grace period on cash advances
AMERICHoice Federal Credit	Mechanicsburg	PA	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace period on cash advances
Anheuser-Busch Employees	St. Louis	MO	Visa Classic	0.00	8.90	15.00	15.00	-	25	Minimum payment 3% of balance due
Anheuser-Busch Employees	St. Louis	MO	Visa Platinum	0.00	8.90	15.00	15.00	-	25	Minimum payment 3% of balance due
Armstrong Associates Fed Cr.	Ford City	PA	Visa Classic	0.00	12.00	10.00	-	-	25	
Ashland Credit Union	Ashland	KY	ACU Visa Platinum	0.00	Prime	15.00	15.00	15.00	25	Prime Rate Variable
Atomic Employees Credit Union	Piketon	OH	MasterCard	0.00	8.99	0.00	25.00	-	-	
Atomic Employees Credit Union	Piketon	OH	Visa	0.00	17.00	0.00	25.00	-	-	Cash advance rate 16.99%
Bank of the West - Omaha	Omaha	NE	BOW Bus Rewards Cd	35.00	10.25V	35.00	30.00	-	25	Cash Adv18.9,WSJ Prime+6.25-14.9% Frgn Curr 2%
Bank of the West - Omaha	Omaha	NE	BOW Employee Cr Cd	0.00	9.00	25.00	25.00	-	25	Foreign Currency 2%
Bank of the West - Omaha 2%	Omaha	NE	BOW Platinum Cd	0.00	8.99v	35.00	35.00	-	25	Cash Adv20.9,WSJ Prime+4.99-16.99% Frgn Curr
Bank of the West - Omaha	Omaha	NE	BOW Platinum Rwds	0.00	9.99v	35.00	35.00	-	25	Cash Adv20.9,WSJ Prime+5.99-16.9% Frgn Curr 2%
Bank of the West - Omaha	Omaha	NE	BOW Private Bkg Cd	0.00	7.90v	35.00	30.00	-	25	Cash Adv18.9,WSJ Prime+3.90-14.9% Frgn Curr 2%
Bank of the West - Omaha	Omaha	NE	BOW Small Bus Card	25.00	16.50	35.00	30.00	-	25	Cash Adv 18.9v WSJ+Prime,No Grace,Frgn Curr2%
Bank of the West - Omaha	Omaha	NE	BOW Std Card	0.00	11.90V	35.00	35.00	-	25	Cash Adv 20.99%,WSJ Prime +7.9-16.99%
Bellwood FCU	Richmond	VA	Visa Classic	0.00	11.90	10.00	10.00	-	25	Card Replacement \$5
Bellwood FCU	Richmond	VA	Visa Platinum	0.00	9.90	10.00	10.00	-	25	Card Replacement \$5
Best Source	Waterford	MI	Visa Platinum	25.00	10.50	30.00	30.00	30.00	25	Rate based on FICO Score 10.5-14.0%
BNC National Bank	Bismarck	ND	Visa - Co-Signer	0.00	5.99v	35.00	35.00	-	25	Margin to Prime 5.99-14.99%,23.99% Delinquency rt
BNC National Bank	Bismarck	ND	Visa Bus Travel	50.00	3.99v	35.00	35.00	-	25	Margin to Prime,3.9-9.99,23.9v Delinquency Rate
BNC National Bank	Bismarck	ND	Visa College Rwd	0.00	5.99v	35.00	35.00	-	25	Margin to Prime 5.99-14.99,23.99% Delinquency rate
BNC National Bank	Bismarck	ND	Visa Plantinum Bus	0.00	3.99v	35.00	35.00	-	25	Margin to Prime 3.99-9.99%,28.9v Delinquency rate
BNC National Bank	Bismarck	ND	Visa Plat Bus Rwds	0.00	3.99	35.00	35.00	-	25	Margin to Prime 3.9-9.99%,28.9v Delinquency rate
BNC National Bank	Bismarck	ND	Visa Platinum	0.00	3.99v	35.00	35.00	-	25	Margin to Prime 3.9-16.99,28.9v Delinquency rate
BNC National Bank	Bismarck	ND	Visa Secured	35.00	14.99v	35.00	35.00	-	25	Margin to Prime,23.99 Delinquency rate
BNC National Bank	Bismarck	ND	Visa Signature Rwd	0.00	3.99	35.00	35.00	-	25	Margin to Prime 3.99-9.99%,28.99v Delinquency rate
CFCU Community Credit Union	Ithaca	NY	Calssic	5.00	8.90V	20.00	20.00	-	25	WSJ Prime + 3.9%
CFCU Community Credit Union	Ithaca	NY	Platinum	5.00	8.90V	20.00	20.00	-	25	WSJ Prime + 3.9%

Chadwick Federal Credit Union	Norwood	MA	Visa	0.00	11.90	15.00	15.00	5.00	25	Cash Adv fee 2% of balance,Rate Adj if late
Citibank (South Dakota), N.A.	Sioux Falls	SD	MasterCard	0.00	14.74V	39.00	39.00	-	20	WSJ Prime +
Community Credit Union	La Crosse	WI	Platinum MasterCar	0.00	8.99	20.00	20.00	20.00	25	2% Cash adv fee, No grace on cash adv
Community Credit Union	La Crosse	WI	Platinum Rewards	0.00	10.99	20.00	20.00	20.00	25	2% Cash adv fee, No grace on cash adv
Community Plus Fed Credit	Rantoue	IL	Platinum Plus	0.00	9.99	10.00	15.00	-	33	1% fee international currency transactions
Community Plus Fed Credit	Rantoue	IL	Visa Classic	0.00	12.72	10.00	15.00	-	33	1% fee international currency transactions
Community Plus Fed Credit	Rantoue	IL	Visa Platinum	0.00	11.90	10.00	15.00	-	33	1% fee international currency transactions
Community Plus Fed Credit	Rantoue	IL	Visa Secured	20.00	12.72	10.00	15.00	-	33	1% fee international currency transactions
Credit Union West	Glendale	AZ	Visa Classic	0.00	8.25V	25.00	25.00	-	25	WSJ Prime+4.25-8.25% with risk based rates
Credit Union West	Glendale	AZ	Visa Gold	0.00	7.00V	25.00	25.00	-	25	WSJ Prime + 3%-4% with risk based rates
Directions Credit Union	Sylvania	OH	MasterCard	0.00	9.99V	25.00	25.00	25.00	25	WSJ Prime + ?, No grace on cash advances
Directions Credit Union	Sylvania	OH	Visa	0.00	7.99	25.00	25.00	25.00	25	WSJ Prime + ?, No grace on cash advances
Dort Federal Credit Union	Flint	MI	Visa Platinum 1	0.00	9.50	20.00	20.00	-	25	No grace on cash advance
Dort Federal Credit Union	Flint	MI	Visa Platinum 2	18.00	20.00	0.00	20.00	-	25	No grace on cash advance
Elan Financial Services of Fargo	Fargo	ND	Visa Co-Signer Cd	0.00	19.49v	39.00	19-39	-	25	Prime + 5.99-14-99%, Cash Adv 20.49%
Elan Financial Services of Fargo	Fargo	ND	Visa Business 1	50.00	14.99v	35.00	35.00	-	25	Prime + 8.99-9.99%, Cash Adv 20.49%, Cash Adv
Elan Financial Services of Fargo	Fargo	ND	Visa Business 2	0.00	14.99v	35.00	35.00	-	25	Prime + 8.99-9.99%, Cash Adv 20.49%, Cash Adv
Elan Financial Services of Fargo	Fargo	ND	Visa Card Secured	35.00	19.49v	39.00	19-39	-	25	Prime + 14.99-15.99%, Cash Adv 20.49%
Elan Financial Services of Fargo	Fargo	ND	Visa College Rewrd	0.00	19.49V	39.00	19-39	-	25	Prime + 5.99-1499%,20.49% on Cash Adv
Elan Financial Services of Fargo	Fargo	ND	Visa Employee	0.00	6.40v	39.00	19-39	-	25	Prime + 1.90%, Cash Adv 6.4%, Delinquency fee
Elan Financial Services of Fargo	Fargo	ND	Visa Platinum	0.00	21.49v	39.00	19-39	-	25	Prime + 8.99-16-99%, Cash Adv 20.49%
Elan Financial Services of Fargo	Fargo	ND	Visa Platinum	0.0	14.99v	35.00	35.00	-	25	Prime + 8.99-9.99%, Cash Adv 20.49%
Elan Financial Services of Fargo	Fargo	ND	Visa Platinum-Empl	0.00	6.4V	39.00	19-39	-	25	Prime + 1.90%, Cash Adv 20.49%,Delinquency 28.49
Elan Financial Services of Fargo	Fargo	ND	Visa Signature	0.00	21.49v	39.00	19-39	-	25	Prime + 8.99-16-99%, Cash Adv 24.49%
Elan Financial Services of Fargo	Fargo	ND	Visa Signature Cd	0.00	21.49v	39.00	19-39	-	25	Prime + 8.99-16.99%,Cash Adv 20.99%
Electro Savings Credit Union	St. Louis	MO	Visa Classic	0.00	13.90	25.00	25.00	-	25	
Electro Savings Credit Union	St. Louis	MO	Visa Credit Build	25.00	15.90	25.00	25.00	-	25	
Electro Savings Credit Union	St. Louis	MO	Visa Gold	0.00	10.90	25.00	25.00	-	25	
Electro Savings Credit Union	St. Louis	MO	Visa Platinum	0.00	8.88	25.00	25.00	-	25	
Electro Savings Credit Union	St. Louis	MO	Visa Share Secured	25.00	13.90	25.00	25.00	-	25	
Electro Savings Credit Union	St. Louis	MO	Visa Student	0.00	12.90	25.00	25.00	-	25	
Freedom Community CU	Fargo	ND	Visa	0.00	8-12	10.00	0.00	-	25	8-12% on cash advances
Honda Federal Credit Union	Torrance	CA	Visa Business	0.00	V	0.00	10.00	-	-	Call credit union for current information
Honda Federal Credit Union	Torrance	CA	Visa Classic	0.00	11.80	10.00	20%	-	25	No grace on cash advances
Honda Federal Credit Union	Torrance	CA	Visa Equity	0.00	6.00V	10.00	20%	-	25	WSJ Prime + 1.25%, No grace on cash advances
Honda Federal Credit Union	Torrance	CA	Visa Gold	0.00	9.90	10.00	20%	-	25	No grace on cash advances
Hutchinson Credit Union	Hutchinson	KS	Visa Classic	0.00	12.90	15.00	5%	-	30	
Idahy Federal Credit Union	Boise	ID	Visa 1	0.00	13.90	15.00	15.00	-	25	Membership required, No grace on cash adv
Idahy Federal Credit Union	Boise	ID	Visa 2	0.00	13.90	10.00	15.00	-	25	Membership required, No grace on cash adv
Iron Mountain-Kingsford Comm.	Kingsford	MI	Visa	0.00	9.90	10.00	10.00	15.00	25	\$10 Stmtnt, \$5 Rpclmnt, No grace on cash advances
Kimberly Clark Credit Union	Memphis	TN	MasterCard	0.00	9.99	0.00	18.00	-	25	

Ledge Light Federal Credit Union	Groton	CT	Visa Gold	0.00	8.50V	25.00	35.00	25.00	25	Credit score risk based rates, 3% bal transfer fee
Ledge Light Federal Credit Union	Groton	CT	Visa Platinum	25.00	8.50V	25.00	35.00	25.00	25	Credit score risk based rates, 3% bal transfer fee
Lehigh Valley Educators CU	Allentown	PA	LVECU Platinum	0.00	12.90	10.00	10.00		25	No grace on cash advances
Lehigh Valley Educators CU	Allentown	PA	LVECU Prestige	0.00	6.49V	10.00	10.00		25	Var prime + 1.49%
McHenry County Schools Fed	Crystal Lake	IL	Visa Classic	0.00	13.9	10.00	15.00	-	-	\$10 Rpclmnt, \$7.50 Draft copy
McHenry County Schools Fed	Crystal Lake	IL	Visa Platinum	0.00	8.75	10.00	15.00	-	-	\$10 Rpclmnt, \$7.50 Draft copy
McKesson Federal Credit Union	Stratford	CT	Visa	0.00	12.90	19.00	19.00		25	14.9% on cash advances, No grace on cash
Michigan Services Credit Union	Southfield	MI	Visa Classic	0.00	13.90	20.00	20.00	25.00	25	No grace on cash advances
Michigan Services Credit Union	Southfield	MI	Visa Platinum	0.00	8.95	25.00	25.00	25.00	25	Default rate 13.9%, No grace on cash advances
Mid America Credit Union	Springfield	MO	Visa Platinum	0.00	9.91	10.00	15.00	-	25	NSF chrg = chrgs assessed against us + \$15.00
Mid America Credit Union	Springfield	MO	Visa Preferred	0.00	13.97	10.00	15.00	-	25	NSF chrg = chrgs assessed to us + \$15.00
Mid America Credit Union	Springfield	MO	Visa Secured	0.00	15.97	0.00	15.00	-	25	NSF chrg = chrgs assessed against us + \$15.00
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Classic	15.00	12.90	10.00	15.00	15.00	25	No grace period on cash advances
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Platinum	0.00	8.90	10.00	15.00	15.00	25	No grace period on cash advances
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Select	0.00	10.90	10.00	15.00	15.00	25	No grace period on cash advances
Missouri Valley Fed Credit Union-	St. Peters	MO	Visa Share Secured	0.00	10.90	10.00	15.00	15.00	25	No grace period on cash advances
Municipal Credit Union	Beloit	WI	MasterCard	0.00	11.90	0.00	10.00	-	25	Membership required
Mutual Security CU	Brookfield	CT	Visa	0.00	9.50	25.00	25.00	30.00	25	9.5-17.9%,3% min pymt or \$25,\$5 replacement chrg
New Cumberland Federal Credit	New Cumberland	PA	Visa	0.00	12.9	15.00	15.00	-	25	6.9/9.9 + 12.9 offered
PACO Federal Credit Union	Mayfield	OH	Visa	0.00	9.99	0.00	20.00	30.00	25	No grace on cash advance, Card replacement fee
Peoples Bank	Rock Valley	IA	Peoples Bank	0.00	11.25	20.00	20.00	30.00	25	
Peoples Bank	Rock Valley	IA	Peoples Bank	0.00	16.25	20.00	20.00	30.00	25	
Peoples Bank	Rock Valley	IA	Peoples Bank	0.00	11.25	20.00	20.00	30.00	25	
Pittsburgh Firefighters Federal	Pittsburgh	PA	Visa Classic	0.00	12.15	10.00	15.00	25.00	25	\$5.00 card replacement fee
Pittsburgh Firefighters Federal	Pittsburgh	PA	Visa Gold	0.00	10.15	10.00	15.00	25.00	25	\$5.00 replacement card fee
Postal Family Federal Credit Union	Fargo	ND	Postal Family Visa	0.00	6.90	25.00	25.00	-	25	Risk based rates 6.9-12.9% based on CU score
Premier Financial Credit Union	New Holstein	WI	MasterCard Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rpclmnt, \$3 PIN
Premier Financial Credit Union	New Holstein	WI	Visa Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash advances, \$10 Rpclmnt, \$3 PIN
Purina Credit Union	St. Louis	MO	Visa	0.00	13.92	0.00	5%	15.00	25	No grace on cash advances
Quad Citi Banchard Inc	Moline	IL	Visa Platinum	0.00	11.45V	15.00	15.00	-	25	WSJ Prime + 6.95-11.25%
Seaboard Federal Credit Union	Bucksport	ME	Visa Classic	0.00	11.90	20.00	10%	-	25	Risk based rates 11.90%-16.90%, Min prmt 3%
Service Federal Credit Union	Portsmouth	NH	Visa Classic	5.00	8.49	20.00	20.00	-	25	8.49-14.99%, Cash Adv Fee 1% of amt. Stmtnt fee
Service Federal Credit Union	Portsmouth	NH	Visa Classic Secur	75%	9.90	20.00	20.00	25.00	25	Cash Adv fee 1% of amt,Statement fee \$3.00
Service Federal Credit Union	Portsmouth	NH	Visa Gold	5.00	8.49	20.00	20.00	-	25	8.49-14.99%, Cash Adv Fee 1% of amt. Stmtnt fee
Service Federal Credit Union	Portsmouth	NH	Visa Platinum	5.00	8.49	20.00	20.00	-	25	8.49-14.99%, Cash Adv Fee 1% of amt.
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
Staley Employees Credit Union	Decatur	IL	Visa Gold	0.00	9.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU
Staley Employees Credit Union	Decatur	IL	Visa Platinum	0.00	9.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU
State Bank of Bottineau	Bottineau	ND	Visa Gold	0.00	14.90	10.00	10.00	-	25	
Superior Choice Credit Union	Superior	WI	Visa Cash Back	0.00	11.90V	25.00	25.00	25.00	25	WSJ Prime + 6.9%, \$50 Inactivity fee
Superior Choice Credit Union	Superior	WI	Visa Classic	0.00	10.30V	25.00	25.00	25.00	25	Var T-Bill + 8.5%, \$50 Inactivity fee

Superior Choice Credit Union	Superior	WI	Visa Gold	0.00	9.90	25.00	25.00	25.00	25	\$50 Inactive acct fee, No grace on cash adv
Superior Choice Credit Union	Superior	WI	Visa Opportunity	0.00	18.00	25.00	25.00	25.00	25	\$50 Inactivity fee, 1% Cash adv fee, No grace
Superior Choice Credit Union	Superior	WI	Visa Platinum	0.00	8.00V	25.00	25.00	25.00	25	WSJ Prime + 2.75%, \$50 Inactivity fee
Superior Choice Credit Union	Superior	WI	Visa Rewards	0.00	11.90V	25.00	25.00	25.00	25	WSJ Prime + 6.9%, \$50 Inactivity fee
Target National Bank	Sioux Falls	SD	Targe Credit Card	0.00	20.99V	0.00	39.00	39.00	25	WSJ Prime + 16.99-19.99%, no grace on cash adv
Target National Bank	Sioux Falls	SD	Target Visa Card	0.00	11.99V	0.00	39.00	39.00	25	WSJ Prime + 7.99-23.99% no grace on cash adv
Tri-County Credit Union Inc.	Canfield	OH	Visa	0.00	9.90	0.00	0.00	10.00	25	2% of Bal due/mo, 11.90% delinquent acct rate
United Savings Credit Union	Fargo	ND	Visa Platinum	0.00	6-17.5	25.00	25.00	-	25	Variable rate based on credit score
Universal 1 Credit Union	Dayton	OH	Visa Classic	0.00	14.92	20.00	20.00	15.00	25	No grace on cash advances, Min pmt 2%
Universal 1 Credit Union	Dayton	OH	Visa Platinum	0.00	8.92	20.00	20.00	15.00	25	Cash advance rate 14.92% no grace, Min pmt \$20
USX Federal Credit Union	Cranberry	PA	Visa Classic	0.00	11.00V	25.00	25.00	30.00	25	WSJ Prime + 6%, No grace on cash advance
USX Federal Credit Union	Cranberry	PA	Visa Credit Build	50.00	18.00	25.00	35.00	30.00	25	No grace on cash adv, \$10 Card replacement fee
USX Federal Credit Union	Cranberry	PA	Visa Gold	0.00	9.00	25.00	25.00	30.00	25	No grace on cash advance, \$10 Card replacement
UT- MUO Federal Credit Union	Toledo	OH	Visa Classic	0.00	12.0v	10.00	15.00	-	25	Variable rate 7.9% - 18.%
UT- MUO Federal Credit Union	Toledo	OH	Visa Platinum	0.00	7.9%v	10.00	15.00	-	-	variable rate 7.9% - 18%
WACOPSE Federal Credit Union	Warren	PA	Visa	0.00	8.99	0.00	5.00	-	25	No grace on cash advance
Wells Fargo - Des Moines	Des Moines	Ia	Marquis MasterCard	0.00	13.15	28.00	35.00	-	25	Rates vary by plan and balance.
Wells Fargo Bank - Las Vegas	Las Vegas	NV	Health Advantage	0.00	21.9v	35.00	20.00	29.00	25	WSJ + Prime
Western Rockies FCU	Grand Junction	co	0.00	0.00	10.00	20.00	20.00	-	25	No grace on cash advances
Willis Credit Union	Nashville	TN	MasterCard	0.00	12.00	25.00	30.00	-	25	-
Woodmen Federal Credit Union	Omaha	NE	WFCU Visa Platinum	0.00	14.90	25.00	25.00	-	25	No grace on cash advance, Min pmt 5% of balance

Retailers

Name of Institution	City	State	Card Name	Annual	Exceed	Late	NSF if	Grace	Notes	
				Fee	Limit	Payment	Reported			
				APR %						
2020 Optical - Mankato	Mankato	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
2020 Opticians LLC - St Paul	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
2020 Opticians LLP - Forest Lake	Forest Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
2020 Opticians LLP - Lake Elmo	Lake Elmo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
2020 Opticians LLP - Stillwater	Stillwater	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Aagessen Chiropractic	St Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Abeler Chiropractic	Andover	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Aberdeen Dental Association	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Above and Beyond Chiropractic	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Absolute Chiropractic	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Accociated Eyecare - Lake Elmo	Lake Elmo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Accuquest Hearing Center	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Active Life Chiropractic	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Acupuncture Chiropractic	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Adjust to Health Chiropractic	Buffalo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Advanced Back Technology	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Advanced Chiropractic	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Advanced Health Strategies	Fergus Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
AEVS - Coon Rapids	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
AEVS - Golden Valley	Golden Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
AEVS - Saint Cloud	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
AEVS Eden Prairie	Eden Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Affiliated Emergency Vet Hospital	Eden Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Affiliated Emergency Veterinary	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Affordable Chiropractic Center	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Airport Animal Hospital PA	Hermantown	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Albertville Family Chiropractic	Albertville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Alexandria Vet Clinic PA	Alexandria	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
All Creatures Vet Hospital	Perham	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
All Family Dental LTD	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
All Ways Health Center	Roseville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Allied Chiropractic	Bloomington	mn	CareCredit	0.0	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Allied Hearing Services	Minnnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Alpine Dental	Crystal	mn	CareCredit	0.00	22.99V	39.00	29-39	39.0	23	WSJ Prime + 14.73%, Default Rate 29.99%
ALTA Veterinary	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
American General Financial	Evansville	IN	Abbey	0.00	21.90	0.00	30.00	-	-	For store purchase only
American Veterinary Medical	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Amplifon USA - Plymouth	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Miracle Ear	Fridley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Miracle Ear -	Maplewood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp -	Crystal	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp -	Excelsior	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp -	Hastings	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp -	Mankato	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp - Red	Red Wing	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp - SLP	St Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp - WSP	West St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifon USA Sonus Corp St	St Anthony	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Amplifone USA Sonus Corp -	Roseville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Anderson Audiology	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Anderson Chiropractic Center	North Brance	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Animal Care Clinic	Bemidji	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Animal Care Hospital 511	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Animal Emergency Clinic - Oakdale	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	
Animal Emergency Clinic - St	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Animal Wellness Center	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Anoka Equine Vet Services	Elk River	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Anoka Ramsey Dental	Ramsey	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Apache Animal Hospital	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Apollo Dental	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Apple Valley Dental Care	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Apple Valley Wellness Center	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Area Lakes Dental	Battle Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Ark Animal Hospital	Park Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Arvold Chiropractic Center	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Aspire Chiropractic	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Associated Chiropractic Physicians	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Associated Dentist LTD	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Associated Eye Care - Stillwater	Stillwater	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Aurora Dental Center PLLC	Albert Lee	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Avon Dental Clinic	Avon	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bachmans Inc	Minneapolis	MN	Bachman's	0.00	18.00	0.00	10.00	20.00	30	Balance on commercial accts due in full each stmt
Balach Dental	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bandana Chiropractic	Roseville	mn	CreditCare	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Barrett Chiropractic	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Barrington Oaks Vet Hospital	Elk River	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bassett Creek Dental	Golden Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Beasley And Olson Dental	Baxter	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Becker Family Dentistry	Becker	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Belle Plaine Family Dentist	Belle Plaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Beltone Hearing Center	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bememan Chiropractic Center	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Best Friends Animal Hospital	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Blaine Area Pet Hospital	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Blaine Eye Clinic	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bloomington Family Chiropractic	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bloomington Veterinary	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Blue Ridge Dental Center	Minnetonka	mn	CareCredit	0.00	22.99C	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Blue Sky Animal Hospital	Wyoming	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bolcer Podiatry Inc	Elk River	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Boulevard Ciropractic	St Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Boulevard Dental	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brandon D Mannie DC	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Brent L Martin DDS PA	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bridge Chiropractic	Shakopee	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brighton Vet Hospital	Robbinsdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brighton Veterinary Hospital	New Brighton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brook West Family Dentistry	Maple Grove	mn	0.00	0.00	24.40	35.00	39.00	-	-	Only for services at this facility
Brookdale Animal Hospital	Brooklyn Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brooklyn Blvd Dental	Brooklyn Center	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Brooklyn Park Pet Hospital	Brooklyn Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bruce Filson DDS	Bayport	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bruhn Optical	Park Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Bryn Gardd Dental Care	Hutchinson	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Burnsville Parkway Animal	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
C L Clark DDS FAGD	Inver Grove	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Calhoun Dental LTD	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cambridge Eye Associates	Cambridge	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cardinal Chiropractic	Shoreview	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Carlson Chiropractic Clinic WBL	White Bear Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Carlson Chiropractic MP	Maple Plain	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Carol Straughan MD	Roseville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Carver Lake Vet Center	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cascade Animal Medical Center	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Caspers Chiropractic Center	Hutchinson	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cedar Pet Clinic - Lake Elmo	Lake Elmo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Center for Health & Healing	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Center for Health & Healing	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Center for Well Being	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Centerpointe Dental	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Central Minnesota Pediatric	Saint Cloud	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Centrasota Oral and Maxillofacial	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Centre For Distinctive Dentistry	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chalet Dental Care	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chanhasses Veterinary Clinic	Chanhasses	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Charles W Puffer DDS	Prior Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chaska Dental Center	Chaska	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chaska Family Chiropractic	Chaska	mn	CareCreidt	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chicago Lake Dental	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chiropractic Associates	Montevideo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chiropractic First	Long Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chiropractic First Wellness	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Chiropractic Services	Shoreview	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Chiropractic USA	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Christine H Hermanson	Maplewoodq	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Circle Drive Dental Care PA	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cities Dental Group	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Clacial Ridge Vet Clinic	Glenwood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Clarissa Dental Clinic	Clarissa	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Claussen Chiropractic LLC	Golden Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cold Spring St Joseph Vet Clinic	St Joseph	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Collin Hatcher DDS	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Community Health & Wellness	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Comp Park Animal Hospital	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Companions Animal Hospital	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Conners Chiropractic Actic	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Conrad Eye Services PLC	North Oaks	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Conroy Eye Care	Wheaton	mn	CareCredti	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Consultive Eye Care	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Coon Rapids Pet Hospital	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cornerstone Chirporactic	Montevideo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cornerstone Dental	Luverne	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cornerstone Family Chiropractic	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Corrective Care Chiropractic	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Cottonwood Slayton Vet	Windom	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Craig L Rathjen DDS	Blaine	mn	CareCredut	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Creating Wellness chiropractic	Willernie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Crestridge Dental	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Crosslake Vet Hospital	Crosslake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Cuyune Family Chiropractic	Crosby	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dakota Pet Hospital	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Danile Brengman DDS	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dasses Chiropractic	Dassel	mn	CareCredit	0.00	22.99V	39.00	23-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David Bengtson DDS	Winthrop	mn	0.00	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David Hertelendy DMD	St Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David J Hagstrom DDS	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David J Howells DDS PA	Brooklyn Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David K Tranby DDS	Moorhead	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
David Peterson DDS	Sauk Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
DC Wellness Center	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Dennis Nierengarten DDS	St Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dental Health Associates	Alexandria	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dental Health Care Center	Richfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dentistry For Children	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Determination Chiropractic	Waite Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Discover Chiropractic - Burnsville	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Discover Chiropractic - Chaska	Chaska	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
DOBA LLC	Roseville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Donald Lareau DDS	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dougherty Veterinary Clinic	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Downtown Dental Care	Moose Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Downtown Family Dentistry	Sauk Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dr Kari Boudreau	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dr Stephanie Gruenes Center For	Becker	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dr Stephanie Gruenes Center For	Becker	MN	Wells Fargo Cr	0.00	24.40	35.00	39.00	-	-	Only available to clients
Drs Colt and Jacobson	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Duling Optical	Hutchinson	mm	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Duluth Vet Clinics	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Dynamic Health Solutions	New Ulm	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Eden Prairie	Eden Prairie	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Edward Kishel JR DDS	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Elite Rehab Centers LLC	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Elizabeth J Cooper DDS	St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Elk Plaza Dental Practice	Elk River	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Elm Creek Dental	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Elrod and Green DDS	Austin	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Enhance a Center for Fine	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Equine Small Animal Medical	Prior Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Eric D Nordstrom DDS	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Erick W Englund DDS	Navarre	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Erickson Holbeck Dental	Virginia	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Erickson Petroleum Corporation	Bloomington	MN	Holiday Credit Cd	0.00	18.00	0.00	0.00	-	30	No finance charges if paid in full each month

Essential Health Chiropractic	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Exodus Chiropractic	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Express Health	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Eye Care Associates of Faribault	Faribault	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
EyeWest Vision Clinic	Rogers	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Chiropractic - Cottage	Cottage Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Chiropractic - Rochester	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Family Chiropractic - Warren	Warren	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Cosmetic Dentistry -	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Cosmetic Dentistry - Sprg	Spring Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Cosmetic Gentle	Minneapolis	mn	CareCard	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Dental Care Center	St James	mn	CareCredut	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Dentist Tree	Rochester	MN	Advanta	0.00	15.74	39.00	39.00	-	-	For clients only
Family Dentist Tree	Rochester	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Eye Center - Olivia	Olivia	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Eye Center - Paynesville	Paynesville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Eye Center - Willmar	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Surgery Center	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Vision Clinic	Savage	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Family Vision Clinic of	Farmington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Familys 1ST Choice Chiropractic	Shakopee	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Feist Animal Hospital	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Fifth Avenue Dental PA	Anoka	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Fink Family Chiropractic	Hutchinson	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Focus Chiropractic	Spicer	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Focus Eye Theraby Clinic	White Bear Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Four Seasons EyeCare	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Francis S Ryan DDS	Isanti	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Freestone Chiropractic PA	Hopkins	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Fu Wong DDS	Monticello	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
G E Maher LTD	Glenwood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
G R Thomas Jr OD PA	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Gary L Berg DDS PA	Inver Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Gene J Fortman DDS MSD	Northfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Genesis Disk Institute	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Gerald Rauchwarter DDS	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Glacier Lake Dental PA	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Glen Lake Family Dental	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Godfrey Chiropractic Wellness	Alexandria	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
GoodHue Family Dental PA	Goodhue	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Gortons Family Dental Care	Staples	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Grand Avenue Veterinary	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Grand Rapids Vet Clinic	Grand Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Granite City Pet Hospital	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Grant Florine DDS	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Great Lakes Dental Care	Duluth	mn	CareCredit	0.00	22.99B	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Great Lakes Oral	Stillwater	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Gregory B Hanson DDC	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Gregory J Smith DDS	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hadler Hamily Chiropractic	Farmington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Hair Restorantion Institute of MN	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hamline Health and Wellness	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Harms Tri Dental PLLC	Farmington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hart Family Chiropract	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Health and Healing Family Chiro	Andover	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Health Dynamics	Forest Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Health Quest Chiropractic	Chanhassas	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Health Recovery Center	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Health Within Chiropractic	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Health Works	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
HealthSource of Cannon Falls	Cannon Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
HealthSource of Plymouth	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hear Pro	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hearing Power Inc	Waconia	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Heart Of The City Dental	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Heidi Brandenburg DDS	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Highland Chiropractic Center	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hinckley Dental Center	Hinckley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hollbrook Family Chiropractic	Baxter	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Hopkins Health and Wellness	Hopkins	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hopkins Pet Hospital	Hopkins	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Huber Eyecare	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Hudson Road Animal Hospital	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%Dul
Huelskamp Family Chiropractic	Stewartville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
IIHS Midwest PC	Golden Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Imagine Chiropractic	Waite Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Inner Strength Chiropractic, LL	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Inver Family Chiropractic	Inver Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Ivan Strelf DDS	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
James C Iobeck DDS	Hutchinson	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
James G Koller DDS PA	North St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
James R Williams DDS	Sauk Centre	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Janning ENT Center LLC	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Jeff Holmberg DDS	Annandale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jeff Thomas DDS	Marshall	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jensen Family Chiropractic	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jerrys Optical	Detroit Lakes	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Joel Swan DDS	Pin Island	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Joffe Medicenter	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John A Gawlik Jr DDS	Bloomington	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John D Wainio DDS	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John J Keller DDS	Anoka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John J Norton DDS PA	Cottage Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John R Miller DDS	Isle	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
John W Cretzmeyer DDS	Fridley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jon Davis Chiropractic	Waite Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jon Haefner DC	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Jon Richards Hair Salon	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Joseph H Wang DDS	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Joys Dental Clinic	Halstad	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
K M Regional Vet Hospital	Kasson	mn	CareCrediti	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kathleen McCann DDS	Watertown	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kathrynne M Dryke DDS	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kaye B Otter PA	Richfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Keith F Ostrosky DDS	South St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kelly Bosworth DDS	Sherwood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kelly I Schroeder DDS	Fergus Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kennedy Vision Health Center - ER	Elk River	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kennedy Vision Health Center - P	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kenwood Chirporactic Art	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kevin Costley DDS	Sartell	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Knewton Family Chiropractic	Excelsior	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Knutson Barghusen ENT	Bloomington	mn	CareCredit	0.00	22.99	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Kurt Chroust DDS	Rosemount	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
La Crescent Animal Care	La Crescent	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
La Crescent Chiropractic	La Crescent	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lake City Veterinary Clinic	Two Harbors	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lake Region Veterinary	Elbow Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakeland Veterinary Clinic	Perham	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakes Family Eye Care	Perham	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakes Veterinary & Surgical	Lindstrom	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakeshore Family Dentistry	White Bear Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakeside Dental Association Duluth	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakeside Dentistry	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Lakeville Dental Association PA	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakeville Family Chiropractic	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lakewoods Chiropractic	Forest Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Laser Vision Center Edina	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lasikplus Oakdale	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Laskin Dental	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lewiston Veterinary	Lewiston	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Life Quest Chiropractic	Alexandria	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Lifecare Animal Hosptial	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lifefource Family Chirporactic	Savage	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
LifeSpring Chiropractic	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Linden Chiropractic	Wilmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Litchfield Center for Hearing	Litchfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Long Lake Dental	Long Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Long Lake Family Dentistry	New Brighton	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Long Prairie Dental Clinic	Long Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Lordex Spine Institute	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
M Lawrence Scoroeeder DDS	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Main Street Dental	New Prague	mn	CareCredit	0.00	22.99V	39.00	29-39	39.0	23	WSJ Prime + 14.73%, Default Rate 29.99%
Main Street Vet Service	Shakopee	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Malone and Westman DDS PA	Robbinsdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Maple Grove Ghiropractic	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mark A Erickson DDS	Gilbert	mn	CareCredti	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Mark A Pocrnich DDS	Cambridge	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mark F Souers DDS	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mark I Malterud DDS PA	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
McCombs Chiropractic	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Medical Hair	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Apple Valley	Apple Valley	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Blaine	Blaine	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Bloomington	Bloomington	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Bryant	Minneapolis	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Burnsville	Burnsville	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Coon Rapids	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Downtown	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Eagan	Eagan	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Midway-St.	St. Paul	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Osseo	Osseo	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Richfield	Richfield	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Roseville	Roseville	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Savage	Savage	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Metro Dental Care - St Paul	West St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care - Wayzata	Watzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Dental Care 1	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metro Vet Referral Service	Eden Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
MetroEast Chiropractic	St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Metropolitan Periodontist	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Michael J Leonard DDS	Chanhassen	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Michael R Thomas DDS	Marshall	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Michael W Flinn DDS	Redwood Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Michael W Geiser DDS	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Midway Chiropractic	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Midwest Cntr for Weight Control -	Maple Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Midwest Ctr for Weight Control -SC	St Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Midwest Veterinary Specialty	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mill City Dental PA	Minneapolis	mn	CareCredit	0.00	22.99	39.00	29-39	39.0	23	WSJ Prime + 14.73%, Default Rate 29.99%
Millner Family Chiropractic	Hastings	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Mindota Animal Hospital	Mendota Heights	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minn Center for Obesity and	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minnesota Valley Pet Hospital	Mankato	mn	CareCredit	0.00	22.99v	39.00	29.39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minnesota Vet Association Inc	Melrose	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minnesota Vet Hospital	Shoreview	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minnesota Vision Group PA	Waite Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Minnetonka Animal Hospital	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Miracle Ear Center	Brainerd	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
MN Eye Consultants - Bloomington	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
MN Eye Consultants - Maplewood	Maplewood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
MN Eye Consultants -	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
MN Eye Consultants - Plymouth	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mohawk Carpet Corporation	Salt Lake City	UT	Floor to Ceiling	0.00	Prime+	39.00	39.00	-	23	Prime + 18.99%, Store use only
Mondale Dental	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Montgomery Dental Care	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Morning Star Chiropractic	Fridley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Morrison Eye Care	Detroit Lakes	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Morrison Eye Care - Mahnommen	Mahnomen	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mounds View Animal Hospital	Mounds View	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Mounds View Chiropractic	Mounds View	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Murray Animal Hospital	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Musselman Kunerth	New Ulm	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Nancy Holm DDS	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Neil N Mighall DDS	La Crescent	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Nelson Chiropractic Health Center	Zimmerman	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Nelson Chirporactic	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%

Nelson Family Dental	Austin	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
New Brighton Chiropractic	New Brighton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
New Prague Animal Care	New Prague	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
New Ulm Dental Clinic	New Ulm	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Newman Chiropractic	Mankato	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Nicollette Vision Care Optometry	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Nokomis Chiropractic Center	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Norby Department Store	Detroit Lakes	MN	Norby's Shopping	0.00	18.00	0.00	0.00	-	-	For use on in-house purchases only
Norlin Chiropractic Center	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
North Country Dental	Cloquet	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
North Shore Vet Hospital LLC	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northern Community Chiropractic	Rogers	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northern Life Chiropractic	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Northern Refractive	Hermantown	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northern Valley Animal	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northfield Family Dentistry PA	Northfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northgate Chiropractic	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northland Chiropractic	Stillwater	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Northland Dental Clinic	Bigfork	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northland Ear Nose & Throat	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northland Endodontics	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northview Dental	Shoreview	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northwood Dental Association	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Northwoods Dental	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
NRG Chiropractic	Chanhasses	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Oak Knoll Animal Hospital	Saint Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Oak Park Dental Clinic	Pine City	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Oak Springs Chiropractic	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Okeson Optimal Chiropractic	Lakeville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Olson Bros Family Chiropractic	Roseville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Orthopeadic Associates	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Osage Dental Associate	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Oxboro Dental Care	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Park Rapids Walker Eye	Park Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Parkview Chiropractic	Oakdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
ParkView Dental PLLC	Hutchinson	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Patrick Ennen DDS	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Patrick J Foy DDS	Minneappolis	mn	CareCreditq	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Paul Amble DDS	St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Paul C Becker DDS PA	Eagan	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Paul D Johnson Family Dentristry	Marshall	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Paul Larson OB GYN	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Paul N Siemers	Northfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Paul Perpich DDS	Nisswa	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pelican Dental	Pelican Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pepin Valley Dental	Lake City	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Philip J Lingle DDS	Princeton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Philip L Nelson DVM	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pine City Animal Hospital	Pine City	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pine Ridge Dental	Zimmerman	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pineridge Pet Care Hospital	Andover	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pineridge Pet Care Ramsey Clinic	Anoka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Pinnacle Chiropractic &	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Plymouth Heights Pet Hospital	New Hope	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Power of Life Chiropractic Center	Victoria	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Prairie Dental Group	Eden Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Premier Health	Falcon Heights	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Premier Health of South	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Premier Health of West St Paul	West Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Primary Eye Care	Litchfield	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Prior Lake Pet Hospital	Prior Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Professional Dental Care	Saint Paul	mn	CreditCare	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
R A Hellickson DDS	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Raintree Dental	Dayton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Raymond W Aus DDS	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Real Health Chiropractic Clinic	Eden Prairie	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Reese Hair Restoration	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%]
Revolution Chiropractic	Brooklyn Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Richard Anderson DDS	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Richard C Render DDS PA	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Richard G Carlson DDS	Brainerd	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Richard J Ryan DDS	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Richie Eye Clinic	Fairbault	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Ridge Point Dental	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
River Hills Dental	Winona	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
River Valley Dental	Stillwater	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
River Valley Vet Services	Prior Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rivertown Eye Center	Hastings	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Robbinsdale Family Dental	Robbinsdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Robert C Beattie DDS	Princeton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Robert Herold DDS PA	Albert Lea	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Robert J Donsker DDS	Columbia Heights	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Robert J Idziorek Dentistry	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rochester Dental Health	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rock County Eye Clinic	Luverne	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rockford Road Chiropractic	New Hope	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rodney Kolpin DDS	Waseca	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rogers Enterprises Inc	Matteson	IL	Rogers & Hollands	0.00	18.00	0.00	5.00		25	
Rolf E Lindquist DDS	Grand Marais	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Ronald J Kent DDS	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Ronald L Rasmussen DDS	Pipestone	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Root River Vet Center PA	Preston	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Rosemont Family Dentistry	Rosemont	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
S M Animal Emergency Care	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
S Suburban Oral MX Surgeons	Burnsville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Sage Weight and Wellness	New Prague	mn	CareCredit	0.00	22.99V	39.00	39-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Saggau Chiropractic	Mankato	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sandpiper Dental	Brooklyn Park	mn	CreditCare	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Schaumacher Chiropractic	Hopking	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Scott Stamp DDS	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sedation And Implant	St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sedona Medspa	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sevlie Chiropractic Clinic	Red Wing	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Shakopee Chiropractic Center	Shakopee	mn	CareCreditq	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Shambloft Family Dental	Hopkins	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Shawn P Preisler Chiropractic	Waite Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Shepard Family Dentistry	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sioux Valley Canby Dental	Canby	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Sound Gate Inc	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
South Hyland Pet Hospital	Bloomington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
South St Paul Animal Hospital	South St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Southdale Peridontics PA	Minneapolis	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default rate 29.99%
Southern Heights Dental	Faribault	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Southern Minnesota Endodontics	Mankato	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Southwest Eye Carec	Chaska	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Specific Family Chiropractic	Maplewood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Spectacle Shoppe	West Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Spectacle Shoppe - NB	New Brighton	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Spinal Wellness Center	Little Canada	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Spine Care PA	Saint Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
St Anthony Park Dental Arts	St Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
St Anthony Village Dental Care	St Anthony	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
St Cloud Orthopedics	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Stacey T Broecker OD	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Stephen Schwartz	Albert Lea	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Stephens H Sands DDS	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Steven C Ager DDS	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Steven J Veker PA	Edina	MN	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Steven Pletscher DDS	Shoreview	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Stillwater Family Dental	Stillwater	MN	Prfd Customer Acct	0.00	V	28.00	Var	25.00	25	WSJ Prime + ?, No cash advances
Susan Block DDS	Prior Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Swanstrom Johnson DDS	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Tara Bertone Speech	Hopkins	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Team Care of Minnesota PC	Champlin	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Telic Family Chiropractic	Brainerd	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Terrence J Murphy	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
The Bluffs of Red Wing	Red Wing	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
The Center for Chiropractic	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
The Dentists of Owatonna	Owatonna	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
The Hearing Center	Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
The Oral Surgery Center	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Thomas Hanson DDS	Buffalo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Timothy Fargo DC	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Timothy B Brown DDS	Redwood Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Timothy Kelly DDS	Worthington	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Tom G Anderson DDS LTD	Moorhead	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Tonks Smiles, PA	Minnetonka	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Tony Parks DC	Rochester	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Town Center Chiropractic	Robbinsdale	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Tripti A Meysman DDS	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Truhealth Family Chiropractic	Inver Grove	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Twin City Dental Group	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Uptown Eye Care	Monticello	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
V Dental Center	Coon Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Valkos Chiropractic	Lake City	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Valley Chiropractic	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.79%, Default rate 29.99%
Valley Dental Associates -	Chaska	mn	CareCredit	0.00	22.99/	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Valley Dental Associates - Le	Le Sueur	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Valley Ridge Dental	Lake Elmo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
VCA All About Pets Animal	Golden Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
VCA Cedar Animal Hospital 651	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
VCA Cedar View Animal Hospital	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Veterinary Center on Main	Osseo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Vision Pro Aurora	Aurora	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Vision Pro Cloquet	Cloquet	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Vision Pro Grand Rapids	Grand Rapids	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Vision Pro Kenwood	Duluth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Vision Pro Moose Lake	Moose Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
VisionSmith	Plymouth	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Vitality Chiropractic	Orono	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Walker Wellness Chiropractic	Walker	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Watersedge Health Center	Two Harbors	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wayzata Endodontics	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wayzata Periodontal Center	Wayzata	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wells Kiester Dental	Wells	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
WellsFargo Financial National Bank	Las Vegas	NV	2ndWind Exer Equip	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.40%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Abby Carpet	0.00	21.90V	35.00	39.00	28.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	ACCA Express	0.00	17.90V	35.00	39.00	29.00	25	Prime+13.15%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Adenta	0.00	22.80	35.00	39.00	29.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Aerus	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	American Drew	0.00	18.00	35.00	39.00	28.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	American Gem Soc	0.00	23.88	35.00	39.00	29.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	BeachComber	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Becker Furn World	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Brunswick Billiard	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.15%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	CarpetPlus Color T	0.00	23.90V	35.00	39.00	29.00	25	Prime+15.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Carquest	0.00	22.80	35.00	39.00	29.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Ceragem Inc	0.00	18.90V	35.00	39.00	29.00	25	Prime+11.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Collins Furniture	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	DentalPaymentPlan	0.00	21.90V	35.00	39.00	29.00	25	Prime+16.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Financing Fitness	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Floor To Ceiling	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Flooring Solutions	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.15%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Floors To Go	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Gabberts Inc	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	GolfSmith	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Granite Transform	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Hoff Jewelers Inc	0.00	24.00	35.00	39.00	29.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Home Fitness Card	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Home Projects Visa	0.00	21.90V	35.00	39.00	29.00	25	Prime+16.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Honda Power Equip	0.00	21.00V	35.00	39.00	29.00	25	Prime+16.75%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Ifloor	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Lumber Liquidators	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Magna Card	0.00	17.99V	35.00	39.00	29.00	25	Prime+11.99%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Marquis MasterCard	0.00	21.00V	35.00	39.00	29.00	25	Prime+16.75%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	MarquisCard	0.00	22.80	35.00	39.00	29.00	25	Retailer list available upon request

WellsFargo Financial National Bank	Las Vegas	NV	Mattress Giant	0.00	21.90V	35.00	39.00	39.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Millennium Buy Grp	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Nation Mkting Grp	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Nevada Bob's	0.00	21.90V	28.00	35.00	28.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Pella Wind&Doors	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	PennsylvaniaHouse	0.00	18.00	28.00	32.00	28.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Prfd Cust Acct	0.00	21.90V	35.00	39.00	29.00	25	Prime+16.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Prfd Furniture Pro	0.00	22.90V	35.00	39.00	29.00	25	Prime+17.40%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	ProFlooring	0.00	22.80	28.00	28.00	28.00	25	Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Rainbow Play Sys	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Retailer Jewelers	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.63%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Riddle's Jewlery	0.00	21.90V	35.00	39.00	39.00	25	Prime+14.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Schneiderman's Fur	0.00	22.99V	35.00	39.00	29.00	25	Prime+18.74%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Shane Co	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Slumberland Furn	0.00	21.90V	35.00	39.00	29.00	25	Prime+17.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Splash Card	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.40%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	The Floor Club	0.00	21.90V	35.00	39.00	28.00	25	Prime+17.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	The Tile Shop	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Thomasville MC	0.00	21.00V	35.00	39.00	29.00	25	Prime+12.90%, Retailer list available upon request
WellsFargo Financial National Bank	Las Vegas	NV	Watsonn's Pool&Spa	0.00	21.90V	35.00	39.00	29.00	25	Prime+15.65%, Retailer list available upon request
West Lake Dental	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
West Side Chiropractic	Saint Cloud	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Westgate Pet Clinic	Minneapolis	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Westonka Animal Hospital	Mound	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Westridge Dental Center	Fergus Falls	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Whole Health Veterinary	Blaine	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
William A Struve DDS LTD	Waterville	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
William D Bunce DDSPA	Maplewood	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
William Johnston DDS	W Saint Paul	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
William Rolfe DDS	Hopking	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
William Stackpole DDS PS	Forest Lake	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Willmar Family Dental	Willmar	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wilson Chiropractic Center	Edina	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Winona Chiropractic Center PA	Winona	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.72%, Default rate 29.99%
Winona Veterinary Hospital	Winona	mn	CareCredit	0.00	22.699	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Winsted Gentle Dental	Winsted	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Woodbury Animal Hospital	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Woodbury Prosthodontic	Woodbury	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wooddale Dental Group	St Louis Park	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 22.99%
Woodlake Chiropractic	Richfield	mn	CareCredit	0.00	22.99v	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
World of Sound	New Ulm	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Wurdemann Chiropractic	North Brance	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%

Your Home Imporvement Co	St. Cloud	MN	Home Projects Visa	0.00	16.90V	35.00	39.00	29.00	25	WSJ Prime + 16.90%, Deferred fin chgs for 12 mos
Zeiszler Chiropractic	Apple Valley	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%
Zuma Chiropractic	Buffalo	mn	CareCredit	0.00	22.99V	39.00	29-39	39.00	23	WSJ Prime + 14.73%, Default Rate 29.99%