

**Arizona Department of Financial Institutions**

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Phoenix, AZ 85018**

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**Credit Card Interest Rate Report  
2nd Quarter Ending  
June 30, 2006**



**Felecia Rotellini  
Superintendent of Banks**

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                                 |
|---|---|---|-------------|-------------------|---|
| <b>1st Bank Yuma (Cards issued through: Texas Independent Bank, Dallas, Texas)</b>                |   |   |             |                   |   |
| Visa No Grace Period  | Prime + 7.9%                                    | None  | \$25.00     | None              | 3% of balance   |
| Visa With Grace Period  | Prime + 7.9%                                    | \$40.00   | \$25.00     | 25                | 3% of balance   |
|   | Prime + 7.9%                                    | \$40.00   | \$25.00     | 25                | 3% of balance   |
| MasterCard/Visa Platinum Flex Miles   | 9.9% (5.9% for first six months)                | \$35.00   | \$25.00     | 25                | 3% of balance   |
| MasterCard/Visa Classic Flex Miles  | 11.9% (5% for first six months)                 | \$35.00   | \$25.00     | 25                | 3% of balance   |
| MasterCard/Visa Non-Mileage   | 13.9% (5.9% for first six months)               | None  | \$25.00     | 25                | 3% of balance   |
| <b>1st NATIONAL BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)</b> |   |   |             |                   |   |
| Visa Platinum   | Prime + 6.9% (Fixed 5.9% for first six months)  | \$40.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa Classic  | Prime + 7.9% (Fixed 5.9% for first six months.) | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa Platinum Travel  | Prime + 9.9% (Fixed 5.9% for first six months)  | None/\$55.00 Annual Travel Fee                                      | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa College  | Prime + 7.9%                                    | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa Young Adult  | Prime + 7.9%                                    | 20.00(waived first year and thereafter with one purchase a year)    | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa Business   | Prime + 7.9%                                    | \$20.00 (waived first year and thereafter with one purchase year)   | \$29.00     | 25                | 2% or \$10.00 min.  |
| Visa Business Travel  | Prime + 9.9%                                    | None  | \$29.00     | 25                | 2% or \$10.00 min.  |
| <b>Arizona Bank &amp; Trust</b>   |   |   |             |                   |   |
| Visa Platinum Preferred   | Prime + 3.9%                                    | \$35.00   | \$15.00     | 25                | 4% or \$15.00min.   |
| Visa or Mastercard Classic  | Prime + 6.9%                                    | \$20.00   | \$25.00     | 25                | 4% or \$15.00min.   |
| Business Visa   | Prime + 4.9%                                    | \$25.00   | \$15.00     | 25                | 4% or \$15.00min.   |
| Visa Gold   | Prime + 4.9%                                    | \$25.00   | \$25.00     | 25                | 4% or \$15.00min.   |
| <b>ARIZONA BUSINESS BANK (Cards issued through: Elan Financial Services,Fargo, ND)</b>            |   |   |             |                   |   |
| Cash Rewards,Travel Rewards,Visa Platinum,College Rewards,Young Adult                             | 7.9% to 13.9%                                   | None  | \$35        | 25                | \$2.00 (only in statement periods in which interest is due) |

| NAME OF FINANCIAL INSTITUTION | APR            | ANNUAL FEE | LATE CHARGE | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                                 |
|-------------------------------|----------------|------------|-------------|-------------------|---|
| Visa Business Edition         | 13.9% Variable | None       | \$35        | 25                | \$2.00 (only in statement periods in which interest is due) |

**ARROWHEAD COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)**

|                      |   |   |                    |         |                                      |
|----------------------|---|---|--------------------|---------|--------------------------------------|
| Visa Platinum        | Prime + 3.99% - 9.99% (Fixed 5.9% for 1st six months) | \$40.00 (waived the 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00  | 20 – 25 | 2% or \$10.00 (whichever is greater) |
| Visa Classic         | Prime + 5.99% - 9.99% (Fixed 5.9% for 1st six months) | \$20.00 (waived 1st year and thereafter with one purchase a year )    | \$27.00 - \$35.00  | 20 – 25 | 2% or \$10.00 (whichever is greater) |
| Visa Business        | Prime + 7.9%  | \$20.00 (waived 1st year and thereafter with one purchase a year)     | None               | 25      | 2% or \$10.00 (whichever is greater) |
| Visa Business        | Prime + 7.9%  | \$20.00 (waived 1st year and thereafter with one purchase a year )    | None               | 25      | 2% or \$10.00 (whichever is greater) |
| Visa Business Travel | Prime + 9.9%  | None-Annual Travel Fee \$55.00  | None               | 25      | 2% or \$10.00 (whichever is greater) |
| Visa College         | Prime + 7.9%  | \$20.00 (waived 1st year and thereafter with one purchase a year )    | \$29.00            | 25      | 2% or \$10.00 (whichever is greater) |
| Visa Platinum Travel | Prime + 9.99% (Fixed 5.9% for 1st six months)         | None-Annual Travel Fee \$55.00  | \$27.-00 - \$35.00 | 20 – 25 | 2% or \$10.00 (whichever is greater) |
| Young Adult Visa     | Prime + 5.99% - 9.99%                                 | \$20.00 (waived first year and thereafter with one purchase a year)   | \$27.00 - \$35.00  | 20 – 25 | 2% or \$10.00 (whichever is greater) |

**BNC NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, IL)**

|              |  |   |                   |    |                                      |
|--------------|--|---|-------------------|----|--------------------------------------|
| Visa Classic | Prime + 5.99% (Fixed 5.9% intro rate for first six months) | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00 | 25 | 2% or \$10.00 (whichever is greater) |
|--------------|--|---|-------------------|----|--------------------------------------|

| NAME OF FINANCIAL INSTITUTION | APR  | ANNUAL FEE  | LATE CHARGE       | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|-------------------------------|--|---|-------------------|-------------------|--------------------------------------|
| Visa Platinum                 | Prime + 3.99% (Fixed 5.9% intro rate for first six months) | \$40.00 (waived 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00 | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Business                 | Prime + 7.9%   | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$29.00           | 25                | 2% of balance                        |
| Visa Business Travel          | Prime + 9.9%   | None-Annual Travel Fee \$55.00                                    | \$29.00           | 25                | 2% of balance                        |
| Visa Platinum Travel          | Prime + 9.9% (Fixed 5.9% intro rate for first six months)  | None-Annual Travel Fee \$55.00                                    | \$27.00 - \$35.00 | 25                | 2% or \$10.00 (whichever is greater) |
| Young Adult Visa              | Prime + 7.9%   | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00 | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Secured                  | Prime + 5.99% - 9.99%                                      | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00 | 25                | 2% or \$10.00 (whichever is greater) |

**BANK OF AMERICA, NA**

|   |  |         |                    |                  |                       |
|---|--|---------|--------------------|------------------|-----------------------|
| MasterCard/Visa, Spanish MasterCard/Visa, Platinum, Gold, Classic | Prime + 2.99% to 12.99% (Fixed 5.9% intro rate for 1st six months) | None    | \$29.00 to \$35.00 | At least 20 days | 2.2% or \$10.00 min.  |
| Visa Rewards, Visa Gold Rewards                                   | Prime + 8.99% to 12.99% (Fixed 5.9% intro for first six months)    | None    | \$29.00            | At least 20 days | 2.2% or \$10.00 min.  |
| Visa America West Flight Fund Platinum                            | Prime + 6.99%  | \$75.00 | \$29.00 - \$35.00  | At least 20 days | 2.2% or \$10.00 min.  |
| Visa America West Flight Fund Classic                             | Prime + 9.99% (5.9% intro rate for first six months)               | \$45.00 | \$29.00 - \$35.00  | At least 20 days | 2.2% or \$10.00 min.  |
| MasterCard/Visa Student   | Prime + 6.9% (Fixed 5.9% for first six months)                     | None    | \$29.00            | At least 20 days | 2.2% or \$10.00 min.  |
| MasterCard/Visa Secured   | Prime + 10.99%(Fixed 5.9% for 1st six mos. with deposit account)   | \$29.00 | \$29.00 - \$35.00  | At least 20 days | 2.2 % or \$10.00 min. |

**BANK OF AMERICA, NA**

|   |              |                  |                   |                  |                       |
|---|--------------|------------------|-------------------|------------------|-----------------------|
| Spanish Master/Card Secured               | None         | \$29.00          | \$29.00 - \$35.00 | At least 20 days | 2.2 % or \$10.00 min. |
| U.S. Airways Dividend Miles Visa Platinum | Prime + 9.9% | Platinum \$90.00 | \$29.00 - \$35.00 | At least 20 days | 2.2% or \$10.00 min.  |
| U.S. Airways Dividend Miles Visa Gold     | Prime + 9.9% | Gold \$70.00     | \$29.00 - \$35.00 | At least 20 days | 2.2% or \$10.00 min.  |

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|---|--|---|-------------------|-------------------|-----------------------------|
| U.S. Airways Dividend Miles Visa Classic  | Prime + 9.9%   | Classic \$50.00   | \$29.00 - \$35.00 | At least 20 days  | 2.2% or \$10.00 min.        |
| Alaska Airlines MasterCard/Visa-Platinum  | Platinum Prime + 6.99%   | Platinum \$75.00  | \$29.00           | At least 20 days  | 2.2% or \$10.00 min.        |
| Alaska Airlines MasterCard/Visa-Gold  | Gold Prime + 7.99%   | Gold \$45.00  | \$29.00           | At least 20 days  | 2.2% or \$10.00 min.        |
| Alaska Airlines MasterCard/Visa-Classic   | Classic Prime + 9.49% (Fixed 5.9% intro rate for 1st six mos. with relationship account) | Classic \$45.00   | \$29.00           | At least 20 days  | 2.2% or \$10.00 min.        |
| Premier Visa, Platinum  | Prime + 1.9% (5.9% intro rate for first six months)                                      | None  | \$29.00 - \$35/00 | At least 20 days  | 2.2% or \$10.00 min.        |
| Premier Visa, Signature   | Prime + 3.99% (5.9% intro rate for first six months)                                     | \$150.00  | \$29.00           | At least 20 days  | 2.2% or \$10.00 min.        |
| <b>BANK OF THE SOUTHWEST (Cards issued through: Elan Financial Services, Milwaukee, WI)</b> |  |   |                   |                   |                             |
| MasterCard/Visa Platinum  | Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)                                      | \$40.00 (waived 1st year and thereafter with one purchase a year)                           | \$25.00           | 20-25             | 2%                          |
| MasterCard/Visa Regular   | Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)                                      | \$20.00 (waived 1st year and thereafter with one purchase a year)                           | \$20.00           | 20-25             | 2%                          |
| Visa Platinum Travel Card   | Prime + 9.9% (Fixed 6.9% intro rate for 1st 6 mos.)                                      | \$40.00 (waived 1st year and thereafter with one purchase a year) Annual Travel Fee \$55.00 | \$25.00           | 20-25             | 2%                          |
| MasterCard/Visa Business Card   | Prime + 6.9%   | Varies \$0 - \$45.00  | None              | 20-25             | 2%.                         |
| MasterCard/Visa Travel Card   | Prime + 9.9%   | None/\$55.00 Annual Travel Fee  | None              | 20-25             | 2%                          |
| <b>BANK OF TUCSON (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)</b> |  |   |                   |                   |                             |
| MasterCard/Visa Platinum Card   | Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)                                      | \$40.00 (waived with one purchase a year)   | \$25.00           | 20-25             | 2.50%                       |
| MasterCard/Visa Regular Card  | Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)                                      | \$20.00 (waived with one purchase a year)   | \$20.00           | 20-25             | 2.50%                       |
| Visa Platinum Travel Card   | Prime + 9.9% (Fixed 6.9% intro rate for 6 mos.)  | \$40.00 (waived with one purchase a year) \$55.00 Annual Travel Fee                         | \$25.00           | 20-25             | 2.50%                       |
| MasterCard/Visa Business Card   | Prime + 6.9%   | Varies with purchases\$0-\$45.00  | \$20.00           | 20-25             | 2%                          |
| MasterCard/Visa Business Travel Card  | Prime + 9.9%   | None/\$55.00 Annual Travel Fee  | \$25.00           | 20-25             | 2%                          |
| <b>BANKUSA, FSB (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)</b>   |  |   |                   |                   |                             |

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|--|--|---|--------------------|-------------------|--------------------------------------|
| MasterCard/Visa Regular  | Prime + 7.9% (Fixed 6.9% intro rate for 1st six months)      | \$20.00 (waived 1ST year and thereafter with one purchase a year)                           | \$20.00            | 20 – 25           | 2%                                   |
| MasterCard/Visa Platinum   | Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)          | \$40.00 (waived 1st year and thereafter with one purchase a year)                           | \$25.00            | 20 – 25           | 2%                                   |
| Visa Platinum Travel   | Prime + 7.4% (Fixed 6.9% intro rate for 1st 6 mos.)          | \$40.00 (waived 1st year and thereafter with one purchase a year) Annual Travel Fee \$55.00 | \$25.00            | 20 – 25           | 2%                                   |
| MasterCard/Visa Business   | Prime + 6.9%   | None 1st year \$40.00 max thereafter depending on purchases                                 | \$25.00            | 20 – 25           | 2%                                   |
| MasterCard/Visa Business Travel  | Prime + 9.9%   | None Annual Travel Fee \$55.00  | \$25.00            | 20 – 25           | 2%                                   |
| <b>BRIDGEVIEW BANK (Cards issued through: M &amp; I Marshall &amp; ILsley Bank)</b>                      |  |   |                    |                   |                                      |
| Visa Business  | Prime + 7.9%   | None  | \$18.00            | 25                | 3% or \$20.00 (whichever is greater) |
| <b>CAMELBACK COMMUNITY BANK (Cards issued through: First Tennessee Bank)</b>                             |  |   |                    |                   |                                      |
| Visa Platinum  | Prime + 3.99% - 9.99% (5.9% intro rate for first six months) | \$40.00 (waived 1st year and thereafter with one purchase a year)                           | \$27.00 - \$35.00  | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Classic   | Prime + 5.99% - 9.99% (5.9% intro rate for 1st 6 mos.)       | \$20.00 (waived 1st year and thereafter with one purchase a year)                           | \$27.00 – 35.00    | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Platinum Travel Card  | Prime + 5.99% (5.9% intro rate for first six months)         | None Annual Travel Fee \$55.00  | \$27.00 - \$35.00  | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Business  | Prime + 7.9%   | \$20.00 (waived with at least one purchase a year)  | \$35.00            | 25                | 2% of balance                        |
| Visa Business Travel   | Prime + 9.9%   | None Annual Travel Fee \$55.00  | \$35.00            | 25                | 2% of balance                        |
| <b>CANYON COMMUNITY BANK, NA (Cards issued through: Equifax Card Solutions, St. Petersburg, Florida)</b> |  |   |                    |                   |                                      |
| Visa Classic   | 17.90%   | \$10.00   | \$20.00            | 25                | 3% or \$20.00                        |
| Visa Platinum  | 12.90%   | None  | \$20.00            | 25                | 3% or \$20.00                        |
| Visa Business  | Pay in full monthly  | \$20.00   | \$20.00            | 35                | N/A                                  |
| <b>CHOICE BANK (Cards issued through: Elan Financial Services, Fargo ND)</b>                             |  |   |                    |                   |                                      |
| Visa Business Travel   | Prime + 9.9%   | No annual fee \$55.00 annual travel fee   | \$29.00 or \$38.00 | 20 - 25           | 2% of balance                        |

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|--|---|---|--------------------|-------------------|-----------------------------|
| College Visa   | Prime + 5.99% to 9.99%                                | \$0 with one purchase per year otherwise \$20.00                    | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Young Adult Visa   | Prime + 5.99% to 9.99%                                | \$0 with one purchase per year otherwise \$20.00                    | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Visa Classic   | Prime + 5.99% to 9.99%                                | \$0 with one purchase per year otherwise \$20.00                    | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Visa Platinum  | Prime + 3.99% to 9.99%                                | \$0 with one purchase per year otherwise \$20.00                    | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Visa Platinum Travel   | Prime + 9.99%   | No annual fee \$55.00 annual travel fee                             | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Cash Rewards Visa Platinum   | Prime + 9.99%   | 0\$ per year with one purchase, otherwise \$40.00                   | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Cash Rewards Visa Clasic   | Prime + 11.99%  | 0\$ per year with one purchase, otherwise \$20.00                   | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| Visa Business Card   | Prime + 3.9% to 9.9%                                  | 0\$ per year with one purchase, otherwise \$40.00                   | \$29.00 or \$38.00 | 20 - 25           | 2% of balance               |
| <b>COMMERCE BANK OF ARIZONA (Cards issued through: TIB)</b>  |   |   |                    |                   |                             |
| Visa/MasterCard  | 5.9% for 1st 6 mos. Thereafter 7.9% - 11.9%           | \$35.00   | \$25.00            | 25                | 2% of amount or \$2.00 min. |
| Visa Business  | 11.90%  | None  | \$25.00            | 25                | 2% of amount or \$2.00 min. |
| <b>COMMUNITY FIRST NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, Illinois)</b> |   |   |                    |                   |                             |
| Visa Platinum  | Prime + 5.99% -9.99% (5.9% intro rate for 1st 6 mos.) | \$40.00 (waived 1st year and thereafter with one purchase a year)   | \$29.00-\$38.00    | 20 – 25           | 2% of balance               |
| Visa College   | Prime + 5.99% - 9.99%                                 | \$20.00 (waived 1st year and thereafter with one purchase a year)   | \$29.00-\$38.00    | 20 - 25           | 2% of balance               |
| Visa Platinum Travel   | Prime + 9.9% (5.9% intro                              | None\$55.00 Travel Fee  | \$29.00            | 25                | 2% of balance               |
| Visa Business Classic  | Prime + 7.9%  | \$20.00 (waived 1st year and thereafter with one purchase a year).  | \$29.00            | 25                | 2% of balance               |
| Visa Business Travel   | Prime + 9.9%  | None \$55.00 Travel Fee   | \$29.00            | 25                | 2% of balance               |
| Visa Classic   | Prime + 9.99% (.9% intro rate for first six months)   | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00 - \$38.00  | 20 – 25           | 2% of Balance               |
| Visa Young Adult   | Prime + 5.99% - 9.99%                                 | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00 - \$38.00  | 20 -25            | 2% of balance               |

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|---|--|---|---|-------------------|--------------------------------------|
| <b>COMPASS BANK (Cards issued through: Compass Bank, Decatur, Alabama)</b>    |  |   |   |                   |                                      |
| MasterCard/Visa Gold, MasterCard/Visa Classic                                 | Compass Bank Prime + 9.99%   | None  | \$35.00   | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Gold Personal Line of Credit   | Compass Bank Prime + 2.99%   | \$40.00   | \$35.00   | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Platinum Card  | Compass Bank Prime + 2.99%   | None  | \$15 for balance less than \$100, \$29 for balance \$100-\$999, \$39 for balance greater than \$999 | 25                | 2% or \$10.00 (whichever is greater) |
| <b>COPPER STAR BANK (Cards issued through: Elan Financial Services)</b>       |  |   |   |                   |                                      |
| Visa Platinum Travel  | Prime + 9.9% (5.9% for first six months)   | None/\$55.00 Annual Travel Fee  | \$29.00   | 25                | 2%                                   |
| Visa Classic  | Prime + 7.9% (5.9% for first six months)   | \$20.00 (waived first year and thereafter with one purchase a year)   | \$29.00   | 25                | 2%                                   |
| Visa Business   | Prime + 7.9%   | \$20.00 (waived first year and thereafter with one purchase a year)   | None  | 25                | 2%                                   |
| Visa Business Travel  | Prime + 9.9%   | None/\$55.00 Annual Travel Fee  | None  | 25                | 2%                                   |
| Visa College  | Prime + 7.9%   | \$20.00 (waived first year and thereafter with one purchase a year)   | \$29.00   | 25                | 2%                                   |
| Visa Platinum   | Prime + 6.9% (Fixed 5.9% the 1st six months)   | \$20.00 (waived the 1st year and thereafter with one purchase a year) | \$29.00   | 25                | 2%                                   |
| <b>COUNTRY BANK (Cards issued through: Elan Financial Services, Illinois)</b> |  |   |   |                   |                                      |
| Visa Platinum   | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99% | \$0 If at least one purchase made, otherwise \$20                     | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more                         | 20 - 25           | 3% or \$10.00, whichever is greater  |
| Cash Rewards Platinum Card  | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 23.99% | \$0 if one purchase made, otherwise \$20                              | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more                         | 20 - 25           | 3% or \$10.00, whichever is greater  |

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|--|--|---|---|-------------------|--|
| Visa College Rewards   | Prime + 5.99% to 14.99% purchases & bal. transfer Prime +14.99% to 23.99%.             | \$0 with one purchase, otherwise \$20                   | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 4% of balance or \$10.00, whichever is greater |
| Visa Young Adult   | Highest WSJ prime rate in the last 90 days + 5.9% to 23.99%                            | \$0 with one purchase made otherwise \$20               | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 4% of balance or \$10.00, whichever is greater |
| Visa Business  | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 23.99% | \$0 if at least one purchase made, otherwise \$25       | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 3% of balance or \$10.00, whichever is greater |
| Visa Business Travel   | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 23.99% | \$55.00   | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 3% of balance or \$10.00, whichever is greater |
| Visa Treavel Rewards Classic & Platinum  | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 23.99% | \$55 annual Program fee                                 | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 3% of balance or \$10.00, whichever is greater |
| Select Rewards Visa Platinum   | 0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 23.99% | \$0 if at least one purchase made, otherwise \$20       | \$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more | 20 - 25           | 3% of balance or \$10.00, whichever is greater |
| <b>DESERT HILLS BANK (Cards issued through: Metavante, Detroit, MI)</b>  |  |   |   |                   |  |
| Visa Platinum  | Prime + 3.9% introductory first 6 mo.  | None  | \$29.00   | 25                | 4% of balance or \$20.00                       |
| Visa Business  | Prime + 6.0%   | None  | \$29.00   | 25                | 4% of balance or \$20.00                       |
| Visa Corporate   | Prime + 6.0%   | None  | \$29.00   | 25                | 4% of balance or \$20.00                       |
| <b>EAST VALLEY COMMUNITY BANK (Cards issued through: Bank Card Center, Memphis, Tennessee)</b>                             |  |   |   |                   |  |
| MasterCard/Visa , Visa Platinum  | Prime + 2.9% (Fixed 5.9% for first six months)   | None  | \$29.00   | 25                | 2.5% or \$10.00                                |
| <b>FIRST INTERNATIONAL BANK &amp; TRUST (Cards issued through: First International Bank &amp; Trust, Watford City, ND)</b> |  |   |   |                   |  |
| MasterCard/Visa Option 1, Classic Visa   | 12.84%   | \$15.00 Fee waived if purchases exceed \$2,500 annually | \$25.00   | 10                | 3% or \$25.00 (whichever is greater)           |
| MasterCard/Visa Option 2   | 14.88%   | None  | \$25.00   | 10                | 3% or \$25.00 (whichever is greater)           |
| Visa Platinum  | 9.99%  | None  | \$25.00   | 25                | 3% or \$25.00 (whichever is greater)           |
| <b>FIRST STATE BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>                                      |  |   |   |                   |  |

| NAME OF FINANCIAL INSTITUTION | APR  | ANNUAL FEE  | LATE CHARGE       | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|-------------------------------|--|---|-------------------|-------------------|--------------------------------------|
| Visa Platinum                 | Prime + 9.99% (Fixed 0.0% for first six months)  | \$40.00 (waived 1st year and thereafter with one purchase a year) | \$29.00 - \$38.00 | 20 -25            | 2% or \$10.00 (whichever is greater) |
| Visa Classic                  | Prime + 11.99% (Fixed 0.0% for first six months) | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$29.00 - \$38.00 | 20 - 25           | 2%or \$10.00 (whichever is greater)  |
| Travel Rewards Visa Platinum  | Prime + 9.9% (Fixed 0.0% for 1st six months)     | None \$55.00 Annual Travel Fee                                    | \$29.00           | 25                | 2%or \$10.00 (whichever is greater)  |
| Visa Business                 | Prime + 7.9%                                     | \$25.00 (waived 1st year and thereafter with one purchase a year) | \$35.00           | 20 -25            | 2% or \$10.00 (whichever is greater) |
| Visa Business Travel          | Prime + 9.9%                                     | None \$55.00 Annual Travel Fee                                    | \$35.00           | 20 25             | 2% or \$10.00 (whichever is greater) |
| College Visa Young Adult Visa | Prime + 5.99% - 9.99%                            | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$27.00 - \$35.00 | 25                | 2% or \$10.00 (whichever is greater) |

**GOLD CANYON BANK**

|                 |                  |   |   |       |               |
|-----------------|------------------|---|---|-------|---------------|
| Young Adults    | 12.74% to 21.74% | \$20.00 if not at least one purchase to account         | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25 | 4% of balance |
| College Rewards | 12.74% to 21.74% | \$20.00 if not at least one purchase to account         | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25 | 3% of balance |
| Travel Rewards  | 10.74% to 21.74% | \$55.00,\$40.00 if not at least one purchase to account | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25 | 3% of balance |
| Ccash Rewards   | 10.74% to 21.74% | \$40.00 id not at least one purchase to account         | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25 | 3% of balance |
| Platinum        | 10.74% to 21.74% | \$40.00 id not at least one purchase to account         | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25 | 3% of balance |

| NAME OF FINANCIAL INSTITUTION  | APR  | ANNUAL FEE  | LATE CHARGE   | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|--|--|---|---|-------------------|--------------------------------------|
| Select Rewards   | 10.74% to 21.74%                                     | None  | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25             | 3% of balance                        |
| Business Travel Card   | 11.49% to 17.49%                                     | \$55.00   | \$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher. | 20-25             | 3% of balance                        |
| Business Card  | 11.49% to 17.49%                                     | None  | \$35.00   | 20-25             | 3% of balance                        |
| <b>HARRIS TRUST BANK N. A.</b>   |  |   |   |                   |                                      |
| Visa Classic No Annual Fee   | Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9% | None  | \$29.00   | 25                | 2%or \$15.00 (whichever is greater)  |
| MasterCard Low Rate  | Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9% | \$18.00   | \$29.00   | 25                | 2% or \$15.00 (whichever is greater) |
| MasterCard No Annual Fee   | Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9% | None  | \$29.00   | 25                | 2%or \$15.00 (whichever is greater)  |
| MasterCard/Visa Gold Low   | Prime Minus 1.6% 1st 6                               | \$28.00   | \$29.00   | 25                | 2% or \$15.00                        |
| MasterCard/Visa Gold No Annual Fee   | Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9% | None  | \$29.00   | 25                | 2% or \$10.00 (whichever is greater) |
| <b>HOME NATIONAL BANK (Cards issued through: First National Bank of Omaha and First National Bank of South Dakota)</b> |  |   |   |                   |                                      |
| MasterCard/Visa Gold   | Fixed 5.9% for 6 mos., thereafter LIBOR + 9%         | None  | \$25.00   | 25                | 2% or \$10.00 (whichever is greater) |
| MasterCard/Visa Platinum   | Fixed 5.9% for 6 mos.,                               | None  | \$25.00   | 25                | 2% or \$10.00                        |
| Visa Business  | 12% over the 30-day commercial paper rate            | None  | \$25.00   | 25                | 2% or \$10.00 (whichever is greater) |
| <b>JOHNSON BANK ARIZONA, NA</b>  |  |   |   |                   |                                      |
| MasterCard/Visa Young Adult  | Prime + 7.9%   | \$20.00 (waived 1st year and thereafter with one purchase year)   | \$29.00   | 25                | 2%                                   |
| MasterCard/Visa College Card   | Prime + 7.9%   | \$20.00(waived 1st year and thereafter with one purchase a year)  | \$29.00   | 25                | 2%                                   |
| MasterCard/Visa Business Travel  | Prime + 9.9%   | None \$55.00 Annual Travel Fee                                    | \$29.00   | 25                | 2%                                   |
| MasterCard/Visa Business   | Prime + 7.9%   | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$29.00   | 25                | 2%                                   |
| Visa Platinum Travel   | Prime + 9.9% (5.9% for 1st 6 mos.)                   | \$40.00 (waived 1st year and thereafter with one                  | \$29.00   | 25                | 2%                                   |

| NAME OF FINANCIAL INSTITUTION  | APR   | ANNUAL FEE  | LATE CHARGE   | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB  |
|--|---|---|---|-------------------|--|
| MasterCard/Visa Regular  | Prime + 7.9% (5.9% intro rate for 1st 6 mos.)             | \$20.00 (waived 1st year and thereafter with one purchase a year) | \$29.00   | 25                | 2%   |
| Legacy Bank: First National Bank of Omaha  |   |   |   |                   |  |
| Visa Platinum & Gold Edition   | 9.99%,11.99% or   | \$0   | \$29 for bal less than  | 25                | Fee plus fin chrg  |
| Visa First Air Miles Rewards   | 13.99%  | \$29  | \$29 for bal less than \$500,\$35 for bal between \$501-1000,\$39 for bal greater than \$1000 | 25                | Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10 |
| MARSHALL & ILSLEY BANK   |   |   |   |                   |  |
| Visa Gold  | Prime + 7.9% (Fixed                                       | None  | \$18.00   | 25                | 3% or \$20.00 min.   |
| Visa Classic   | Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)       | None  | \$18.00   | 25                | 1/30th of balance or \$10.00 min.  |
| FIRST COMMUNITY BANK (formerly Access Bank)                                      |   |   |   |                   |  |
| Visa Classic   | Prime + 6.5%  | None  | \$15.00   | 25                | \$10.00  |
| Visa Gold  | Prime + 3.5%  | None  | \$15.00   | 25                | \$10.00  |
| Visa Classic & Gold Employee & Customers   | Variable Prime + 1%                                       | None  | \$15.00   | 25                | \$10.00  |
| MESA BANK (Cards issued through: Elan Financial Services, Waukegan, IL)          |   |   |   |                   |  |
| Visa Platinum  | Prime + 6.9% (5.9% intro rate for 1st six months)         | \$40.00 (waived with one purchase a year)                         | \$29.00   | 25                | 2%   |
| Visa Classic   | Prime + 7.9% (5.9% intro rate for 1st six months:         | \$20.00 (waived with one purchase a year)                         | \$29.00   | 25                | 2%   |
| Visa Business  | Prime + 7.9%  | \$20.00 (waived with one purchase a year)                         | \$29.00   | 5                 | 2%   |
| Visa Business Travel   | Prime + 9.9%)   | None Annual Travel Fee \$55.00                                    | \$29.00   | 25                | 2%   |
| Visa Platinum Travel   | Prime + 9.9% (5.9% intro rate for 1st six months)         | None Annual Travel Fee \$55.00                                    | \$29.00   | 25                | 2%   |
| Visa Young Adult   | Prime + 7.9%  | \$20.00 (waived with one purchase a year)                         | 29  | 25                | 2%   |
| Cash Rewards Visa Platinum   | 5.9% for first six months thereafter 14.74%               | \$40.00(waived with one purchase a year)                          | \$29.00 - \$38.00   | 20 - 25           | 2%   |
| Cash Rewards Visa Classic  | 5.9% for first six months,                                | \$20.00 (waived with one purchase a year)                         | \$29.00 - \$38.00   | 20 - 25           | 2%   |
| Visa College   | Prime + 7.9%  | \$20.00 (waived with one purchase a year)                         | \$29.00   | 25                | 2%   |
| MERIDIAN BANK , NA (Cards issued through: Elan Financial Services, Fargo, N. D.) |   |   |   |                   |  |
| Visa   | 0% first 6 months then 11.49% - 20.49%                    | \$0 first year & every year w/at least 1 purchase                 | \$35.00   | 20 - 25           | 4% or \$20.00 min.   |
| MISSION BANK (Cards issued through: Elan Financial Services, Waukegan, IL)       |   |   |   |                   |  |
| Visa Platinum  | Prime + 6.9%(Fixed 5.9% intro rate for first six months)  | \$40.00 (waived with one purchase a year)                         | \$29.00   | 25                | 2% or \$10.00 min.   |
| Visa Classic   | Prime + 7.9% (Fixed                                       | \$20.00 (waived with one purchase a year)                         | \$29.00   | 25                | 2% or \$10.00 min.   |
| Visa Platinum Travel   | Prime + 9.9% (Fixed 5.9% intro rate for first six months) | None/Annual Travel Fee\$55.00                                     | \$29.00   | 25                | 2% or \$10.00 min.   |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE       | GRACE PERIOD DAYS          | MINIMUM PAYMENT OR % OF UPB   |
|---|---|---|-------------------|----------------------------|---|
| Visa Business   | Prime + 7.9%  | \$20.00 (waived with one purchase a year)           | \$29.00           | 25                         | 2% or \$10.00 min.  |
| Visa Business Travel  | Prime + 9.9%  | None  | \$29.00           | 25                         | 2% or \$10.00 min.  |
| MOHAVE STATE BANK issued through: The Independent Bankers Bank                              |   |   |                   |                            |   |
| Platinum Flex Miles   | 5.9% until the end of 6 billing cycle After that 11.15% | \$35.00   | \$29.00           | 25 No grace cash advances. | 2% or \$2   |
| Classic Flex Miles  | 5.9% until the end of 6 billing cycle After that 13.15% | \$35.00   | \$29.00           | 25 No grace cash advances. | 2% or \$2   |
| Non Mileage Card  | 5.9% until the end of 6 billing cycle After that        | None  | \$29.00           | 25 No grace cash           | 2% or \$2   |
| NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah) |   |   |                   |                            |   |
| Visa Classic MasterCard   | 13.25%  | None  | \$29.00           | 25                         | 1.5% of balance   |
| Visa Gold   | 13.25%  | None  | \$29.00           | 25                         | 1.5% of balance   |
| Visa Platinum   | 9.25%   | None  | \$29.00           | 25                         | 1.5% of balance   |
| Visa Business   | Prime + 9%  | \$30.00 (waived with \$2500.00 of purchases a year) | \$29.00           | 25                         | Full amount of balance is less than \$20.00 or 1.5% of balance if more than \$20.00 |
| Visa Classic, MasterCard  | 13.25%  | None  | \$29.00           | 25                         | 1.5% of balance   |
| Visa Business   | Prime + 9%  | \$30.00 (waived with \$2500.00 of purchases a year) | \$29.00           | 25                         | Full amount of balance if less than \$20.00 or 1.5%                                 |
| Visa Capital Credit   | Prime + 6%  | \$40.00   | \$40.00           | 25                         | Full amount of balance if less than \$20.00 or 1.5%                                 |
| Visa Platinum   | 9.25%   | None  | \$29.00           | 25                         | 1.5% of balance   |
| Visa Purchasing   | Prime + 9%  | \$30.00 (waived with \$2500.00 of purchases a year) | \$29.00           | 25                         | Full amount of balance if less than \$20.00 or 1.5%                                 |
| NORDSTROM FSB (Cards issued through: Colorado Service Center, Englewood, Colorado)          |   |   |                   |                            |   |
| Visa  | Prime + 8.9%  | None  | \$20.00 – \$25.00 | 25                         | 3% or \$20.00 (whichever is greater)  |
| Retail Card   | Prime + 12.25%  | None  | \$20.00 – \$25.00 | 25                         | 3% or \$20.00 (whichever is greater)  |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|---|---|---|-------------|-------------------|--------------------------------------|
| <b>NORTHERN TRUST BANK , NA (Cards issued through: Elan Financial Services)</b>                       |   |   |             |                   |                                      |
| Cash Rewards Visa Platinum  | Purchases 3.99% + Prime to 12.99% + Prime   | \$0 every yr you charge least 1 purchase otherwise \$40 | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Travel Rewards Platinum Visa  | Purchases 3.99% + Prime to 12.99% + Prime   | \$55  | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Visa Platinum   | Purchases - 3.99% + Prime                   | \$0 every yr you charge                                 | \$35.00     | 20-25             | 2% or \$10.00                        |
| Young Adult Visa  | Purchases - 5.99% + Prime to 14.99% + Prime | \$0 every yr you charge least 1 purchase otherwise \$20 | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| College Rewards Visa  | Purchases - 5.99% + Prime to 14.99% + Prime | \$0 every yr you charge least 1 purchase otherwise \$20 | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Secured Visa  | Purchases - 14.99% + Prime                  | \$35  | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Visa Signature  | Purchases - 3.99% + Prime                   | \$75  | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Select Rewards Visa   | Purchases - 3.99% + Prime to 12.99% + Prime | \$0   | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Visa Business   | Purchases - 3.99% + Prime to 9.99% + Prime  | \$0 every yr you charge least 1 purchase otherwise \$25 | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| Visa Business Travel  | Purchases - 3.99% + Prime to 9.99% + Prime  | \$55  | \$35.00     | 20-25             | 2% or \$10.00 (whichever is greater) |
| <b>PINNACLE BANK(Cards issued thru US Bank/Elan)</b>  |   |   |             |                   |                                      |
| Visa College Rewards  | 12.74% to 21.74% variable                   | \$0 if min one charge per year otherwise \$20           | \$15.00     | 20-25             | N/A                                  |
| Visa Young Adult  | 12.74% to 21.74% variable                   | \$0 if min one charge per year otherwise \$20           | \$15.00     | 20-25             | N/A                                  |
| Visa Platinum   | 10.74% to 21.74% variable                   | \$0 if min one charge per year otherwise \$40           | \$15.00     | 20-25             | N/A                                  |
| Visa Cash Rewards   | 10.74% to 21.74% variable                   | \$0 if min one charge per year otherwise \$40           | \$15.00     | 20-25             | N/A                                  |
| Visa Select Rewards   | 12.74% to 21.74% variable                   | None  | \$15.00     | 20-25             | N/A                                  |
| Visa Business Travel Card   | 9.99% to 15.99% variable                    | \$55.00   | \$35.00     | 20-25             | N/A                                  |
| Visa Business Card  | 9.99% to 15.99% variable                    | \$0 if min one charge per year otherwise \$25           | \$35.00     | 20-25             | N/A                                  |
| Secured Visa Card   | 20.99% variable                             | \$35.00   | \$35.00     | 20-25             | N/A                                  |
| <b>SOUTHERN ARIZONA COMMUNITY BANK (Cards issued through: Elan Financial Services, Milwaukee, WI)</b> |   |   |             |                   |                                      |

| NAME OF FINANCIAL INSTITUTION  | APR   | ANNUAL FEE   | LATE CHARGE                       | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB |
|--|---|--|-----------------------------------|-------------------|-----------------------------|
| MasterCard/Visa Regular  | Prime + 7.9% (Fixed 6.9% for 1st 6 months)                    | \$20.00 (waived the 1st year and thereafter with one purchase a year)                                  | \$20.00                           | 20-25             | 2%                          |
| Visa Platinum Travel Card  | Prime + 9.9% (Fixed intro rate 5.9% for 1st 6 mos.)           | \$40.00 (waived for the 1st year and thereafter with one purchase a year)<br>\$55.00 Annual Travel Fee | \$25.00                           | 20-25             | 2%                          |
| MasterCard/Visa Platinum   | Prime + 6.9% (Fixed into rate 6.9% for 1st 6 mos.)            | \$40.00 (waived for the 1st year and thereafter waived with one purchase a year)                       | \$25.00                           | 20-25             | 2%                          |
| MasterCard/Visa Business Card  | Prime + 6.9%  | Varies with purchases \$0-\$45.00  | \$20.00                           | 20-25             | 2%                          |
| MasterCard/Visa Business Travel Card   | Prime + 9.9%  | None \$55.00 Annual Travel Fee   | \$25.00                           | 20-25             | 2%                          |
| <b>STEARNS BANK ARIZONA, NA (Cards issued through: Elan Financial Services, Milwaukee, WI)</b> |   |  |                                   |                   |                             |
| Visa Business Travel   | 7.9-13.9%/14.9% cash advance/23.9% delinquent bal             | \$0 + \$55 Travel fee  | \$35.00                           | 20 - 25           | 4% or \$10                  |
| Visa Business  | 0% 1st 6 mo, 7.9% - 13.9% 14.9% Cash adv 23.9% delinquent bal | \$0 if one charge per yr otherwise \$25  | \$35.00                           | 20 - 25           | 4% or \$10                  |
| Visa Platinum Travel   | 8.74-10.74% 19.99% cash adv 23.9% delinquent bal              | \$0 plus \$55 travel fee   | \$35.00                           | 20 - 25           | 4% or \$10                  |
| Visa Classic Card  | 10.74-19.74% 19.99% cash adv 23.99% delinquent bal            | \$0 if at least 1 charge ea yr or \$20   | \$35.00                           | 20 - 25           | 4% or \$10                  |
| Visa Platinum Card   | 8.74-10.74% 19.99% cash adv 23.99% delinquent bal             | \$0 if 1 purchase ea yr/\$0 1st yr/ or\$20.00  | \$35.00                           | 20 - 25           | 4% or \$10                  |
| College Card   | 10.74-19.74% 19.99% cash adv 23.99% delinquent                | \$0 if one purchase ea yr otherwise \$20.00  | \$35.00                           | 20 -25            | 4% or \$10                  |
| Classic Card   | 10.74-19.74% 19.99% varable cash advance 23.99%               | \$0 1st yr or \$0 1 chrg ea yr,otherwise \$20  | \$35.00                           | 20 – 25           | 4% or \$10                  |
| Young Adult Card   | 10.74-19.74%/19.99% cash advance/23.99% delinquent            | \$0 with 1 chrg per yr   | \$35.00                           | 20 - 25           | 4% or \$10                  |
| <b>THE STOCKMEN'S BANK</b>   |   |  |                                   |                   |                             |
| MasterCard Standard, MasterCard Gold   | 15%   | \$15.00  | 5% or \$10.00 (whichever is less) | 25                | 5% or \$20.00 min.          |

| NAME OF FINANCIAL INSTITUTION  | APR   | ANNUAL FEE  | LATE CHARGE                     | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|--|---|---|---------------------------------|-------------------|--------------------------------------|
| MasterCard Business  | 15%   | \$15.00   | 5% or \$10.00                   | 25                | 5% or \$20.00 min.                   |
| SUMMIT BANK (Cards issued through: The Independent Bankers Bank)                         |   |   |                                 |                   |                                      |
| Visa Business w/Flex Miles & Grace Period  | 12.15%  | None  | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| Visa Business w/Grace only   | 12.15%  | \$40.00 per card  | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| Visa Business (no Grace Period)  | 12.15%  | \$79.00 per account   | \$25.00 + \$40.00 ea addtl card | 0                 | 3% or \$15.00 min.                   |
| Visa Classic   | 12.15%  | None  | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| Visa Classic w/Flex Miles  | 12.15%  | \$35.00   | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| Visa Platinum  | 12.15%  | None  | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| Visa Platinum w/Flex Miles   | 8.15%   | \$35.00   | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| MasterCard Gold  | 12.15%  | None  | \$25.00                         | 25                | 3% or \$15.00 min.                   |
| SUNRISE BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)    |   |   |                                 |                   |                                      |
| Visa Business  | Prime + 7.9%  | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00                         | 25                | 2%                                   |
| Visa Business Travel Card  | Prime + 9.9%  | None \$55.00 Annual Travel Fee                                      | \$29.00                         | 25                | 2%                                   |
| Visa Platinum  | Prime + 6.9% (5.9% intro rate for first six months) | \$40.00 (waived first year and thereafter with one purchase a year) | \$29.00                         | 25                | 2%                                   |
| Visa Classic   | Prime + 7.9% (5.9% intro rate for first six months) | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00                         | 25                | 2%                                   |
| Visa Platinum Travel Card  | Prime + 9.9% (5.9% intro                            | None Annual Travel  | \$29.00                         | 25                | 2%                                   |
| SUNSTATE BANK (Cards issued by: Crittson, Elkhart, Indiana)                              |   |   |                                 |                   |                                      |
| Visa   | 18%   | None  | \$15.00                         | 25                | \$15.00                              |
| Visa Gold  | 16%   | None  | \$15.00                         | 25                | \$15.00                              |
| US BANK NATIONAL ASSOCIATION N.D. (Cards issued through: U.S. Bank, Fargo, North Dakota) |   |   |                                 |                   |                                      |
| Visa Classic Unsecured, College Unsecured, Young Adult Unsecured                         | Prime + 5.99% - 14.99%                              | None  | \$35                            | 20 – 25           | 2% of balance                        |
| Platinum Unsecured   | Prime + 3.99% - 12.99%                              | None  | \$35                            | 20 - 25           | 2% of balance                        |
| Secured Secured  | Prime + 5.99% - 14.999%                             | \$35.00   | \$35                            | 20 – 25           | 2% of balance                        |
| Platinum Travel  | Prime + 9.99%                                       | \$55.00   | \$35                            | 20                | 2% of balance                        |
| Cash Reward Classic  | Prime + 11.99%                                      | None  | \$35                            | 20                | 2% of balance                        |
| Cash Rewards Platinum  | Prime + 9.99%                                       | None  | \$35                            | 20                | 2% of balance                        |
| Visa   | Prime +7.99% or 15.74                               | None  | \$15/\$29/\$39 tiered           | 20-25             | 3% of bal or \$10                    |
| UNION BANK OF ARIZONA, NA (Cards issued through: TCM Bank, N.A., Tampa, Florida)         |   |   |                                 |                   |                                      |
| Neighbor MasterCard/Visa,  | Prime + 8.4%  | None  | \$25.00                         | 25                | 3% or \$15.00                        |
| UNITED ARIZONA BANK, NA (Cards issued thorough: Bank Card Center, Dallas, Texas)         |   |   |                                 |                   |                                      |
| MasterCard/Visa Platinum Flex Miles  | Prime + 3.9% (5.9% intro rate for 1st six months)   | \$35.00   | \$25.00                         | 25                | 3% or \$15.00 (whichever is greater) |

| NAME OF FINANCIAL INSTITUTION  | APR  | ANNUAL FEE   | LATE CHARGE  | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                              |
|--|--|--|--|-------------------|--|
| MasterCard/Visa Classic Flex Miles   | Prime + 5.9% (5.9% intro rate for first six months)      | \$35.00  | \$25.00  | 25                | 3% or \$15.00 (whichever is greater)                     |
| MasterCard/Visa Non-Mileage  | Prime + 7.9% (5.9% intro rate for first six months)      | None   | \$25.00  | 25                | 3% or \$15.00 (whichever is greater)                     |
| Visa Business No Grace Period  | Prime + 7.9% (5.9% intro rate for 1st six months)        | None   | \$25.00  | None              | 3% or \$15.00 (whichever is greater)                     |
| Visa Business Grace Period   | Prime + 7.9% (5.9% intro rate for 1st six months)        | \$40.00  | \$25.00  | 25                | 3% or \$15.00  |
| <b>VALLEY COMMERCE BANK</b>  |  |  |  |                   |  |
| MasterCard Personal  | 12%  | None   | 5% or \$10.00  | 25                | 5% or \$20.00  |
| <b>VALLEY FIRST COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>         |  |  |  |                   |  |
| Visa Platinum  | Prime + 6.9% (Fixed intro rate 5.9% for 1st six months)  | \$40.00 (waived with at least one purchase a year) | \$29.00  | 25                | 2%   |
| Visa Regular, Visa Classic   | Prime + 7.9% (Fixed intro rate 5.9% for 1st six months.) | \$20.00 (waived with at least one purchase a year) | \$29.00  | 25                | 2%   |
| Visa College Card  | Prime + 7.9%   | \$20.00 (waived with at least one purchase a year) | \$29.00  | 25                | 2%   |
| Visa Platinum Travel   | Prime + 9.9% (Fixed intro rate 5.9% for 1st six months)  | None Annual Travel Fee \$55.00                     | \$29.00  | 25                | 2%   |
| Visa Business  | Prime + 7.9%   | \$20.00 (waived with at least one purchase a year) | \$29.00  | 25                | 2%   |
| Visa Business Travel   | Prime + 9.9%   | None Annual Travel Fee \$55.00                     | \$29.00  | 25                | 2%   |
| Visa Young Adult   | Prime + 7.9%   | \$20.00 (waived with at least one purchase a year) | \$29.00  | 25                | 2%   |
| <b>WELLS FARGO BANK, NA (Cards issued through: Wells Fargo Bank Nevada, N.A.)</b>                        |  |  |  |                   |  |
| Visa Unsecured   | 8.90% - 21.25% (5.9% intro rate for first six months)    | None   | \$20.00 on balance up to \$100.00, \$29.00 from \$100.00 to \$1000.00, \$35.00 on \$1000.00 & over | 20 -25            | All fees & Finance charges plus 1% of balance or \$15.00 |
| Visa College   | 12.24% & 21.80% (5.9% intro rate for first six months)   | \$18.00  | \$30 on loan balance up to \$1000 and \$35 on loans over \$1000                                    | 20 -25            | All fees & Finance charges plus 1% of balance or \$15.00 |
| Visa Secured   | 5.9% first months then                                   | \$18.00  | \$30.00  | 20 -25            | All fees & Finance                                       |
| <b>WESTERN SECURITY BANK (Cards issued through: U. S. Bank N. A., dba Elan Financial Services, Utah)</b> |  |  |  |                   |  |
| Visa (Consumer Credit Card)  | Prime + 3.99% to prime + 14.99%                          | Varies - \$20.00 or \$40.00 or \$55.00             | Varies - \$29.00 or \$38.00  | 20 - 25           | \$2.00   |
| Business Mastercard (Revolving)  | Prime + 15.00%   | None   | \$32.00  | 25                | Greater of \$15.00 or 2% of new balance                  |
| Business Mastercard (Non-revolving)  | None   | \$45.00  | \$32.00  | N/A               | All charges paid in full each billing period             |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|---|---|---|-------------|-------------------|--------------------------------------|
| YUMA COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL) |   |   |             |                   |                                      |
| Visa Classic  | Prime + 7.9% (5.9% intro rate for the first six months) | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Platinum   | Prime + 6.9% (5.9% intro rate for the first six months) | \$40.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Business   | Prime + 7.9%  | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Business Travel  | Prime + 11.90%  | None \$55.00 Annual Travel Fee                                      | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |
| Visa Platinum Travel  | Prime 9.9% (5.9% intro rate for first six months)       | None \$55.00 Annual Travel Fee                                      | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |
| Visa College, Visa Young Adult  | Prime + 7.9%  | \$20.00 (waived first year and thereafter with one purchase a year) | \$29.00     | 25                | 2% or \$10.00 (whichever is greater) |

| NAME OF FINANCIAL INSTITUTION                                   | APR   | ANNUAL FEE | LATE CHARGE                                     | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB            |
|---|---|------------|---|-------------------|--|
| <b>ALHAMBRA CREDIT UNION</b>                                    |   |            |   |                   |  |
| Platinum  | 9.9%  | N/A        | \$5 min. \$25 Max.                              | 25                | 3% of outstanding bal \$25 min.        |
| Classic/Secured   | 11.9% - 14.9%                                     | N/A        | \$5 min. \$25 Max.                              | 25                | 3% of outstanding bal \$25 min.        |
| <b>ARIZONA CENTRAL CREDIT UNION</b>                             |   |            |   |                   |  |
| Visa Classic/Visa Secured                                       | 11.9%   | None       | 5% or \$10.00 (whichever is less)               | 25                | 2.5% or \$10.00 (whichever is greater) |
| Visa Gold   | 9.9%  | None       | 5% or \$10.00 (whichever is less)               | 25                | 2.5% or \$10.00 (whichever is greater) |
| <b>ARIZONA FEDERAL CREDIT UNION</b>                             |   |            |   |                   |  |
| Visa Classic  | Prime + 6.5%                                      | None       | \$5.00 or 10% of payment (whichever is greater) | 25                | 2.7% or \$20.00 (whichever is greater) |
| Visa Gold   | Prime + 3.5%                                      | None       | \$5.00 or 10% of payment (whichever is greater) | 25                | 2.7% or \$20.00 (whichever is greater) |
| <b>ARIZONA GROCERS CREDIT UNION</b>                             |   |            |   |                   |  |
| Visa Regular  | 18.00%  | None       | \$10.00   | 25                | \$20.00                                |
| Visa Gold   | 18.00%  | None       | \$10.00   | 25                | \$20.00                                |
| Visa Premium  | 18.00%  | None       | \$10.00   | 25                | \$20.00                                |
| <b>ARIZONA HOLSUM CREDIT UNION</b>                              |   |            |   |                   |  |
| Visa Classic  | 9.9%  | None       | \$10.00   | 25                | 3% or \$25.00 (whichever is greater)   |
| <b>ARIZONA STATE CREDIT UNION</b>                               |   |            |   |                   |  |
| Visa Platinum   | 3.9% Fixed rate for three months, 9.9% afterwards | None       | 5% or \$10.00 (whichever is less)               | 25                | \$15.00                                |
| Visa Classic  | 12.00%  | None       | 5% or \$10.00 (whichever is less)               | 25                | \$15.00                                |
| Visa Student  | 16.9%   | None       | 5% or \$10.00 (whichever is less)               | 25                | \$15.00                                |
| <b>BANNER FEDERAL CREDIT UNION Town North Bank Card Sevices</b> |   |            |   |                   |  |
| MasterCard Platinum   | 2.99% for 6 mo. Thereafter variable up to 15.99%  | None       | Lesser of \$15 or 5% of pmt due                 | 25                | 2%                                     |
| <b>BASHAS' ASSOCIATES FEDERAL CREDIT UNION</b>                  |   |            |   |                   |  |
| Visa Classic  | 11.99%  | None       | \$25.00   | 25                | \$25.00 or 3% which ever is greater    |
| Visa Share Secured  | 14.99%  | None       | \$25.00   | 25                | \$25.00 or 3% which ever is greater    |
| Visa Platinum   | 8.99%   | None       | \$25.00   | 25                | \$25.00 or 3% which ever is greater    |

| NAME OF FINANCIAL INSTITUTION   | APR                         | ANNUAL FEE | LATE CHARGE   | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                      |
|---|-----------------------------|------------|---|-------------------|--|
| <b>CANYON STATE CREDIT UNION</b>  |                             |            |   |                   |  |
| MasterCard Platinum   | 8.9% - 10.5%                | \$10.00    | \$15.00   | None              | 3% or \$20.00 min.                               |
| MasterCard Classic  | 11.9% - 18.0%               | \$10.00    | \$15.00   | None              | 3% or \$20.00 min.                               |
| <b>COCHISE CREDIT UNION</b>   |                             |            |   |                   |  |
| MasterCard  | 14.9%                       | None       | \$10.00   | 25                | \$25.00  |
| <b>COCONINO FEDERAL CREDIT UNION</b>  |                             |            |   |                   |  |
| Visa  | 10.15%                      | None       | \$10.00   | 10                | 3% or \$20.00 min.                               |
| <b>CORPORATE AMERICA FAMILY CREDIT UNION</b>  |                             |            |   |                   |  |
| Visa Advantage  | 11.9% - 19.9%               | None       | \$35.00   | 25                | 3% or \$35.00 (whichever is greater)             |
| Visa Platinum Advantage   | 9.9% - 19.9%                | None       | \$35.00   | 25                | 3% or \$35.00 (whichever is greater)             |
| Visa Share Secured  | 18%                         | None       | \$35.00   | 25                | 3% or \$25.00 (whichever is greater)             |
| <b>CREDIT UNION WEST</b>  |                             |            |   |                   |  |
| Visa Classic  | 10.50% - 18.50%<br>Variable | None       | 5% of payment or \$10 bal <\$10,000<br>\$25 > \$10,000<br>which is less               | 25                | 2.50%  |
| Visa Gold   | 9.75% - 12.75% Variable     | None       | 5% of payment or \$10 bal <\$10,000<br>\$25 > \$10,000<br>which is less               | 25                | 2.50%  |
| <b>DM FEDERAL CREDIT UNION (Cards issued through: Equifax)</b>                            |                             |            |   |                   |  |
| Visa Classic  | 17.99%                      | None       | 15% or \$29.00 min.   | 10                | \$30.00  |
| Visa Gold   | 11.75%                      | None       | 15% or \$29.00 min.   | 10                | \$30.00  |
| Visa Platinum   | 9.75%                       | None       | 15% or \$29.00 min.   | 10                | \$30.00  |
| Credit One  | 17.75%                      | None       | 15% or \$29.00 min.   | 10                | \$30.00  |
| Student Visa  | 17.75%                      | None       | 15% or \$29.00 min.   | 10                | \$30.00  |
| <b>DEER VALLEY CREDIT UNION</b>   |                             |            |   |                   |  |
| Visa Classic  | 12.90%                      | None       | \$10.00   | 25                | 2% of outstanding balance or \$20.00             |
| Visa Gold   | 9.9%                        | None       | \$10.00   | 25                | 2% of outstanding balance or \$20.00             |
| <b>DESERT ENERGY CREDIT UNION (Cards issued through: TNB Card Services, Dallas Texas)</b> |                             |            |   |                   |  |
| MasterCard-Standard & Platinum  | Prime +1.99%                | None       | Lesser of \$15.00 or 5% of pmt due  | 20                | \$20.00  |
| <b>DESERT SCHOOLS FEDERAL CREDIT UNION (Cards issued through: MBNA, Delaware)</b>         |                             |            |   |                   |  |
| Student Visa  | 7.9% 13.99%                 | None       | \$15 if \$100 or less<br>\$29 if between \$100.01 and \$1,000<br>\$39 if over \$1,000 | 25                | 1% of balance plus finance charge plus late fees |
| American Express World Points   | 7.9%                        | None       | \$15 if \$100 or less<br>\$29 if between \$100.01 and \$1,000<br>\$39 if over \$1,000 | 25                | 1% of balance plus finance charge plus late fees |
| Employee World Points Visa  | 8.9%                        | None       | \$15 if \$100 or less<br>\$29 if between \$100.01 and \$1,000<br>\$39 if over \$1,000 | 25                | 1% of balance plus finance charge plus late fees |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE | LATE CHARGE   | GRACE PERIOD DAYS                  | MINIMUM PAYMENT OR % OF UPB                      |
|---|---|------------|---|------------------------------------|--|
| Visa/MasterCard World Points  | Varies: current offer 7.9% - 13.99%   | None       | \$15 if \$100 or less<br>\$29 if between \$100.01 and \$1,000<br>\$39 if over \$1,000 | 25                                 | 1% of balance plus finance charge plus late fees |
| <b>FIRST AMERICAN CREDIT UNION (Cards issued through: CUNA Service Group)</b>     |   |            |   |                                    |  |
| Visa Classic  | 13.9%   | None       | \$10.00   | 25                                 | 3% or \$20.00                                    |
| Visa Gold   | 12.9%   | None       | \$10.00   | 25                                 | 3% or \$20.00                                    |
| <b>FIRST CREDIT UNION</b>   |   |            |   |                                    |  |
| Visa Classic  | 13.5%   | None       | 2.5% or \$5.00 min<br>\$25.00 max.  | 25 with grace or none without      | 2% or \$20.00 (whichever is greater)             |
| Visa Platinum   | 9.5%  | None       | 2.5 % or \$5.00 min.<br>\$25.00 max.  | 25 with grace or none without      | 2% or \$20.00 (whichever is greater)             |
| Visa Special Interest   | 16.5%   | None       | 2.5% or \$5.00 min.<br>\$25.00 max.   | 25 with grace option, none without | 2% or \$20.00 (whichever is greater)             |
| American Express  | 0%-13.9%  | None       | \$15/\$29/\$39 based on bal   | 20                                 | 1% of bal + Fin chrg                             |
| <b>FIRST EDITION COMMUNITY CREDIT UNION (TNB Card Services, Dallas, Texas)</b>    |   |            |   |                                    |  |
| Platinum MasterCard   | 2.99% - 18.74%  | None       | \$29 on bal of \$100,\$15 on bal under \$100  | 20                                 | \$25 or 3% of bal, whichever is greater          |
| Standard MasterCard   | 2.99% - 18.74%  | None       | \$29 on bal of \$100,\$15 on bal under \$100  | 20                                 | \$25 or 3% of bal, whichever is greater          |
| <b>GRAND CANYON STATE CREDIT UNION</b>  |   |            |   |                                    |  |
| Visa Classic Gold, Platinum   | 9.99% - 18%   | None       | \$10.00 after 10 days   | 25                                 | 3% or \$25.00 (whichever is greater)             |
| <b>HONEYWELL AEROSPACE FEDERAL CREDIT UNION</b>                                   |   |            |   |                                    |  |
| Visa Classic  | 12.84%  | None       | \$15.00   | 25                                 | 2% or \$20.00 (whichever is greater)             |
| Visa Gold   | 11.88%  | None       | \$15.00   | 25                                 | 2% or \$20.00 (whichever is greater)             |
| <b>HOSPITALITY USA CREDIT UNION</b>   |   |            |   |                                    |  |
| Visa Classic  | 13.92%  | None       | \$10.00   | 25                                 | \$20.00  |
| Visa Gold   | 11.88%  | None       | \$10.00   | 25                                 | \$20.00  |
| Visa Secured  | 17.88%  | \$20.00    | \$10.00   | 25                                 | \$20.00  |
| <b>HUACHUCA FEDERAL CREDIT UNION (Cards issued through: TNB Bank, Dallas, TX)</b> |   |            |   |                                    |  |
| Master Card   | Tier 1 6.99% Tier 2 11.99% Tier 3 14.99%  | None       | \$15 or 5% of payment due, whichever is less  | 25                                 | \$10 or 2% of the balance, whichever is greater  |
| <b>HUGHES FEDERAL CREDIT UNION</b>  |   |            |   |                                    |  |
| Visa/MasterCard Classic   | 12.5%   | None       | \$10.00   | 25                                 | 3% of balance                                    |
| Visa/MasterCard Gold  | 11.95%  | None       | \$10.00   | 25                                 | 3% of balance                                    |
| Visa Platinum   | 9.5%  | None       | \$10.00   | 25                                 | 3% of balance                                    |
| <b>JOHN C. LINCOLN CREDIT UNION</b>   |   |            |   |                                    |  |
| Visa  | 12.9% on new purchases<br>6.9% on old purchases<br>(Based on credit history and debt ratio) | None       | \$15.00   | 25                                 | 3% or \$25.00 whichever is greater               |

| NAME OF FINANCIAL INSTITUTION       | APR    | ANNUAL FEE | LATE CHARGE  | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|-------------------------------------|--------|------------|--|-------------------|--------------------------------------|
| Visa Platinum                       | 9.9%   | None       | \$15.00  | 25                | 3% or \$25.00 whichever is greater   |
| <b>MARISOL FEDERAL CREDIT UNION</b> |        |            |  |                   |                                      |
| Master Card Platinum                | 12.50% | None       | \$20.00  | 25                | 3% or 25.00 (whichever is greater)   |
| Master Card Standard                | 14.50% | \$15.00    | \$20.00  | 25                | 3% or \$25.00 (whichever is greater) |
| <b>MERIWEST CREDIT UNION (MBNA)</b> |        |            |  |                   |                                      |
| Visa Platinum                       | 7.90%  | None       | < \$100 = \$15,<br>\$100.01 - \$1,000 = \$29, > \$1,000 = \$39 | 20                | 1% of balance                        |
| Visa Preferred                      | 13.99% | None       | < \$100 = \$15,<br>\$100.01 - \$1,000 = \$29, > \$1,000 = \$39 | 20                | 1% of balance                        |

| NAME OF FINANCIAL INSTITUTION  | APR   | ANNUAL FEE   | LATE CHARGE  | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB          |
|--|---|--|--|-------------------|--------------------------------------|
| Visa All Cash Advance  | 17.99%  | None   | < \$100 = \$15,<br>\$100.01 - \$1,000 = \$29, > \$1,000 = \$39 | 20                | 1% of balance                        |
| <b>MOHAVE COMMUNITY FEDERAL CREDIT UNION</b>   |   |  |  |                   |                                      |
| Visa Classic   | 14.99%  | None   | \$25.00  | 25                | 3% or \$20.00 (whichever is greater) |
| <b>PIMA FEDERAL CREDIT UNION(InfiBank, N. A. of Atlanta, Georgia)</b>  |   |  |  |                   |                                      |
| Visa and MasterCard  | All cards are variable rate tied to the one-month LIBOR | None   | \$19 New Bal. \$100 or less \$29 New bal between               | 25                | \$20.00 min                          |
| <b>PINAL COUNTY FEDERAL CREDIT UNION</b>   |   |  |  |                   |                                      |
| Visa Platinum  | 9.9%  | None   | \$25.00  | 25                | 2% or \$20.00 (whichever is greater) |
| Visa Classic   | 12.9%   | None   | \$25.00  | 25                | 2% or \$20.00                        |
| <b>PRESCOTT FEDERAL CREDIT UNION (Cards issued through Equifax, Florida)</b>                                 |   |  |  |                   |                                      |
| Classic  | 12.0%   | None   | \$10.00  | 25                | 3% or \$15.00                        |
| <b>PYRAMID CREDIT UNION (Cards issued through Equifax Card Services)</b>                                     |   |  |  |                   |                                      |
| Visa Classic   | 11.88% -15.00 % -                                       | None   | \$15.00  | 25                | 2% or \$20.00                        |
| <b>SALT RIVER PROJECT CREDIT UNION (cards issued through MBNA/Delaware)</b>                                  |   |  |  |                   |                                      |
| Visa Classic   | 13.9%   | None   | \$20.00  | 10                | \$15 or 5% of New BalanceTotal       |
| Visa Gold  | 10.9%   | None 1st year\$18.00 (waived with \$1,500.00 in purchases)                                     | \$20.00  | 10                | \$15 or 5% of New BalanceTotal       |
| <b>SAN TAN CREDIT UNION</b>  |   |  |  |                   |                                      |
| Visa   | 12%   | None   | \$10.00  | 25                | 3% or \$20.00                        |
| <b>SHAMROCK FOODS FEDERAL CREDIT UNION</b>   |   |  |  |                   |                                      |
| Visa Classic   | 12.9%   | \$25.00(waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made)  | \$10.00  | 25                | 3%                                   |
| Visa Gold  | 11.9%   | \$25.00 (waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made) | \$10.00  | 25                | 3%                                   |
| Visa Secured   | 15.9%   | \$25.00  | \$10.00  | 25                | 3%                                   |
| <b>SNOWFLAKE MILLS FEDERAL CREDIT UNION</b>  |   |  |  |                   |                                      |
| Visa Classic   | 7.9%  | None   | \$25.00  | 25                | 3% or \$30.00                        |
| <b>SOUTHEASTERN ARIZONA FEDERAL CREDIT UNION</b>   |   |  |  |                   |                                      |
| Visa Classic   | 14.9%   | \$10.00  | \$5.00   | 25                | 3% or \$25.00                        |
| <b>SOUTHERN ARIZONA COMMUNICATIONS CREDIT UNION (Cards issued through: Illinois National Apollo Program)</b> |   |  |  |                   |                                      |
| Visa Classic/Visa Secured  | 12.4%   | \$12.00  | \$10.00  | None              | \$20.00                              |
| <b>SOUTHWEST AIRLINES FEDERAL CREDIT UNION</b>   |   |  |  |                   |                                      |
| MasterCard, Visa Classic   | 11.5%   | None   | 20% of payment   | None              | 3% or min. of \$18.00                |
| MasterCard Gold, Visa Gold   | 11.9%   | None   | 20% of payment   | 25                | 3% or min. of \$18.00                |

| NAME OF FINANCIAL INSTITUTION                                     | APR   | ANNUAL FEE | LATE CHARGE  | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                     |
|---|---|------------|--|-------------------|---|
| <b>SOUTHWEST HEALTH CARE CREDIT UNION</b>                         |   |            |  |                   |   |
| Visa  | 13.9%   | None       | \$10.00  | 25                | 4% or \$20.00                                   |
| <b>SUN COUNTRY CREDIT UNION</b>                                   |   |            |  |                   |   |
| Visa Classic  | 13.92%  | None       | \$10.00  | 25                | 3% or \$10.00 (whichever is greater)            |
| Visa Gold   | 13.92%  | \$25.00    | \$10.00  | 25                | 3% or \$10.00                                   |
| <b>SUN WEST FEDERAL CREDIT UNION</b>                              |   |            |  |                   |   |
| MasterCard Classic  | 14.90%  | None       | \$5.00   | 25                | \$20.00   |
| MasterCard Gold   | 12.50%  | None       | \$5.00   | 25                | \$20.00   |
| Visa Platinum Home Equity   | Prime + 7.5%  | None       | 6% of payment  | 25                | 1.50%   |
| <b>TEMPE SCHOOLS CREDIT UNION</b>                                 |   |            |  |                   |   |
| Visa  | Merit Priced Gold 10.5% - 15.5% Platinum 8.5% - 13.5% | None       | \$20.00  | 25                | 2.5% or \$25.00                                 |
| <b>TRU WEST CREDIT UNION</b>                                      |   |            |  |                   |   |
| Visa Classic  | 14.90%  | None       | 5% of payment or \$10.00 (whichever is less)                   | 25                | 3.5% or \$25.00 min.                            |
| Visa Gold   | 9.90%   | None       | 5% of payment or \$10.00 (whichever is less)                   | 25                | 3.5% or \$25.00 min.                            |
| Visa Platinum   | 7.9%  | None       | 5% of payment or \$10.00 (whichever is less)                   | 25                | 3.5% or \$25.00 min.                            |
| <b>TUCSON FEDERAL CREDIT UNION</b>                                |   |            |  |                   |   |
| MasterCard/Visa Classic   | 12.25% - 16.00%                                       | None       | 20% of accrued interest with a \$10.00 min.                    | 25                | 3% of balance or \$10.00 (whichever is greater) |
| Visa Gold   | 11.00% - 11.75%                                       | None       | 20% of accrued   | 25                | 3% of balance or                                |
| <b>TUCSON HEALTHCARE AFFILIATES FEDERAL CREDIT UNION</b>          |   |            |  |                   |   |
| Visa Classic  | 9.9%  | None       | 5% or \$5.00 min.  | 6                 | \$15.00   |
| <b>TUCSON OLD PUEBLO CREDIT UNION Infibank NA of Atlanta, Ga.</b> |   |            |  |                   |   |
| Visa Gold   | Variable rate tied to 1 mo. Libor                     | None       | \$10 if bal <\$100,\$29 if \$100.01<\$1000,\$35 if > \$1000.01 | 25                | greater of \$20 or 2% of new bal                |
| Visa Classic  | 11.99% to 18.60%                                      | None       | 5% or \$10.00  | 25                | 2% or \$15.00                                   |
| <b>TUCSON TELCO FEDERAL CREDIT UNION</b>                          |   |            |  |                   |   |
| Platinum Visa   | 9.90%   | None       | \$10.00  | 5                 | \$20.00   |
| <b>U-HAUL FEDERAL CREDIT UNION</b>                                |   |            |  |                   |   |
| MasterCard Classic  | 13.90%  | None       | \$20.00  | 25                | \$20.00   |
| <b>YAVAPAI FEDERAL CREDIT UNION</b>                               |   |            |  |                   |   |
| Visa Classic  | 12.90%  | None       | \$15.00  | 25                | 3% or \$20.00 (whichever is greater)            |

## **EXPLANATION OF TERMS**

### **APR:**

Interest rates are expressed as an Annual Percentage Rate as defined in the Federal Consumer Protection Act, 15 United States Code, Section 1606.

### **LATE CHARGE:**

If scheduled payment is not paid in full by the due date, a charge not to exceed 5% of the payment amount or \$10.00, whichever is less, may be assessed against your account.

### **GRACE PERIOD:**

If your new balance is made up only of purchases (not cash advances) described on the current statement, you will not have to pay any finance charges.

### **MINIMUM PAYMENT:**

You may pay for all of your purchases and advances in full each month, or you may pay in monthly installments. If you decide to pay in installments, each payment will be determined from a percentage of the balance, but a minimum dollar amount is usually established. If the balance is less than the specified minimum payment, you pay only the balance. In addition, you must pay all amounts past due or over your credit line.

### **UPB:**

Unpaid principal balance.

For institutions that did not furnish figures for fourth quarter report, figures reflected are from previous report.