

Arizona Department of Financial Institutions

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**Credit Card Interest Rate Report**  
4th Quarter Ending  
December 31, 2009



**Felecia Rotellini**  
Superintendent of Banks

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
<b>Spanish Master/Card Secured</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
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>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)
Visa Business Edition	13.9% Variable	None	\$35	25	\$2.00 (only in statement periods in which interest is due)
<b>ARROWHEAD COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>					
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)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
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)
ASIAN BANK OF ARIZONA	(Card issued through:	Silverton Bank)			
Visa	Prime + 5.9%	\$0 or \$34 for Rewards card	\$19, \$34, \$39	25	2.5% of balance
Mastercard Classic	Prime + 5.9%	\$0 or \$34 for Rewards card	\$19, \$34, \$39	25	2.5% of balance
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)
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.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
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.
<b>BANK OF AMERICA, NA</b>					
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.
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 1440</b> Cards issued through: The Bankers Bank, Georgia					
Visa	Prime +Variable 14.15% 13.15% 12.15% Cash advances 19.15%	W/O rewards \$0 With Rewards \$34.00	\$19-\$39	25 days for purchase None for cash advances	2.5% of outstanding balance
Mastercard	Prime +Variable 14.15/13.15/12.15	W/O rewards \$0 With Rewards \$34.00	\$19-\$39	25 days for purchase None for cash advances	2.5% of outstanding balance
<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>					

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% 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>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	12.99%	NA	\$25.00	25	N/A
Visa (Personal)	12.99%	NA	\$25.00	25	NA
<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

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Visa Platinum Travel	Prime + 9.9% (5.9%)	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
<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 8.49% - 21.49%	\$0.00	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 to \$250 or more	20 - 25	3% or \$10.00, whichever is greater

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa College Rewards	10.49% to 19.49% depends on credit history. 20.49% Cash Advances. 28.49% Delinquency rate	\$0.00	\$19 up to \$99.99, \$29 bal. \$100 up to \$249.99, \$39 to \$250 or more	20 - 25	3% or \$10.00, whichever is greater
Visa Business	0% first 6 mo., thereafter variable thereafter 8.49% - 14.49%	\$0.00	\$35.00	25	3% of balance or \$10.00, whichever is greater
Visa Business Travel	0% first 6 mo., thereafter highest variable thereafter 7.49% - 14.49%	\$50.00	\$35.00	25	3% of balance or \$10.00, whichever is greater
Visa Platinum Business Rewards	0% first 6 mo., thereafter variable 8.49% to 14.49%	\$0.00	\$35.00	25	3% of balance or \$10.00, whichever is greater
Visa Signature	0% first 6 mo., thereafter variable 8.49% to 21.49%	\$55.00	Tiered by balance \$19-\$39	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>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>					
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)
<b>GOLD CANYON BANK</b>					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
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
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 Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	\$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>HORIZON COMMUNITY BANK</b>					

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Visa Classic	17.95%	\$30.00	\$25.00	25	3% or \$50 (whichever is greater)
Visa Gold	13.95%	\$30.00	\$25.00	25	3% or \$50 (whichever is greater)
Visa Platinum	12.95%	\$30.00	\$25.00	25	3% or \$50 (whichever is greater)
Visa Business	12.95% - 17.95%	N/A	\$25.00	25	3% or \$50 (whichever is greater)
JOHNSON BANK ARIZONA, NA	(Cards issued though:	Elan Financial Service,	Waukegan, IL)		
Visa Platinum Business Rewards	12.24% to 18.24% APR depends on credit	\$0	\$35	20 - 25	4% of the transaction, \$10.00
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	14.24% to 23.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$20	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Visa Platinum w/Alt Pricing	14.24% to 25.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$40. Or \$29 non-waivable fee depends on credit	\$10-\$39	20 - 25	4% of the transaction, \$10.00 minimum
MasterCard/Visa Business Travel	12.24% to 18.24% APR depends on credit	\$55	\$35.00	20 - 25	4% of the transaction, \$10.00 minimum
Young Adults Visa	14.24% to 23.24% APR depends on credit history	\$0 first year & every year w/at least 1 purchase. Otherwise \$20	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Secured Visa	23.24% - 32.24% APR depends on credit	\$35	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
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	12.24% to 23.24% APR will depend on credit history	\$55	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Visa Signature	12.24% to 23.24% APR will depend on credit history	\$55	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Select Rewards Visa Platinum	12.24% to 23.24% APR will depend on credit history	\$0	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Cash Rewards Visa Platinum	12.24% to 23.24% APR will depend on credit history	\$0	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum	12.24% to 23.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$40	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
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%
<b>LEGACY BANK: FIRST NATIONAL BANK OF OMAHA</b>					
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
<b>MARSHALL &amp; ILSLEY BANK</b>					
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.
<b>FIRST COMMUNITY BANK (formerly Access Bank)</b>					
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
<b>MESA BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>					
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%
<b>MERIDIAN BANK , NA (Cards issued through: Elan Financial Services, Fargo, N. D.)</b>					
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.
<b>METRO PHOENIX BANK</b>					
(Cards issued though: Elan Financial Service, Waukegan, IL)					
Business	Prime +3.99% to \$32.24%	Varies	\$35.00	20 - 25	4% of transaction, \$10 min \$20 @ cash eq
Consumer	Prime +3.99% to \$32.24%	Varies	\$35.00	20 - 25	4% of transaction, \$10 min \$20 @ cash eq
<b>MISSION BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>					
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.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic	Prime + 7.9% (Fixed	\$20.00 (waived with one	\$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.
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.
<b>MOHAVE STATE BANK issued through: The Independent Bankers Bank</b>					
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 advances.	2% or \$2
<b>NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah)</b>					
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%
Visa Secured	Prime + 5%	None	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
<b>NORDSTROM FSB (Cards issued through: Colorado Service Center, Englewood, Colorado)</b>					
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	12.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$40	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Travel Rewards Platinum Visa	12.24% to 23.24% depends on credit history.	\$55	\$19-\$39	20-25	1000 first use points
Visa Platinum	12.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Platinum Business Rewards	12.24% to 18.24% APR depends on credit	\$0	\$35.00	20 - 25	0% for 6 billing cycles and 2500 points @ signing
Young Adult Visa	14.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$20	\$19-\$39	20-25	N/A
College Rewards Visa	14.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$20	\$19-\$39	20-25	2% or \$10.00 (whichever is greater)
Secured Visa	23.24% to 32.24% APR depends on credit	\$35	\$19-\$39	20-25	N/A
Visa Signature	12.24% to 23.24% depends on credit history.	\$55	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Select Rewards Visa Platinum	12.24% to 23.24% depends on credit history.	\$0	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Business	12.24% to 18.24% APR depends on credit	\$0	\$35.00	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Business Travel	12.24% to 18.24% APR depends on credit	\$55	\$35.00	20-25	0% on BT & Purchases for 6 billing cycles
<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) \$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	0% for the first 6 Mo/12.24% to 18.24% 24.24% cash advance 32.24% delinquent bal	\$55	\$35.00	20 - 25	4% or \$20
Visa Platinum Business Rewards	0% for the first 6 Mo/12.24% to 18.24% 24.24% cash advance 32.24% delinquent bal	\$0	\$35.00	20 - 25	4% or \$20
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 Signature	0% first 6 Mo 12.24% to 23.24%	\$55	\$15-\$39	20 - 25	4% or \$20
Select Rewards Platinum	0% first 6 Month 12.24% to 23.24% 24.24% Cash adv 32.24% delinquent	\$0	\$15-\$39	20 - 25	4% or \$20
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 \$20
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	0% first 6 Mo 12.24% to 23.24%	\$0 if 1 purchase ea yr/\$0 1st yr/ or\$40.00	\$35.00	20 - 25	4% or \$10
College Card	14.24 to 23.24% 24.24% cash adv 32.24% delinquent	\$0 if one purchase ea yr	\$15-\$39	20 -25	4% or \$20
Platinum with Alt/Pricing	14.24% to 25.24% 24.24% to 27.24% Cash out 32.24% delinquent	\$0 First year after that w/at least 1 purchase. Otherwise \$40 or \$29 depends on credit	\$10-\$39	20 - 25	3% balance transfers or foreign 4% or \$10 on Cash advance
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
Cash Rewards Platinum	0% first 6 Month 12.24% to 23.24% 24.24% Cash adv 32.24% delinquent	\$0 if at least 1 charge ea yr or \$40	\$15-\$39	20 - 25	4% or \$20
Young Adult Card	14.24 to 23.24% 24.24% cash adv 32.24% delinquent	\$0 if one purchase ea y otherwise \$40r	\$15-\$39	20 -25	4% or \$20
<b>SUMMIT BANK (Cards issued through: The Independent Bankers Bank)</b>					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
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.
<b>SUN BANK</b>					
Visa Preferred	Variable 12.15% TO 14.15%	None	\$20.00	25	2.5% Mntly balance
Visa Business	Prime 4.9% or 7.9% or 10.9%	\$30 if not used 5 times in a 12 mo period	\$29.00	10	7% of balance
Visa Standard	Variable 16.15% TO 18.15%	None	\$20.00	25	2.5% Mntly balance
<b>SUNRISE BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)</b>					
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%	None Annual Travel	\$29.00	25	2%
<b>US BANK NATIONAL ASSOCIATION N.D. (Cards issued through: U.S. Bank, Fargo, North Dakota)</b>					
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
<b>UNION BANK OF ARIZONA, NA (Cards issued through: TCM Bank, N.A., Tampa, Florida)</b>					
Neighbor MasterCard/Visa, True	Prime + 8.4%	None	\$25.00	25	3% or \$15.00
<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%

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 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>YUMA COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)</b>					
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>AEA FEDERAL CREDIT UNION (issued through FIA Card Services)</b>					
Visa	12.99% - 20.99%	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	25	1% of outstanding bal \$15 min.
<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>ALTIER CREDIT UNION (Formerly Salt River Project Credit Union)</b>					
Platinum Visa	13.9%-17.9%	None	\$20.00	25	\$20 or 3% of New BalanceTotal
Platinum Rewards Visa	9.9%-15.9%	None	\$20.00	25	\$20 or 3% of New BalanceTotal
Platinum Plus Visa	7.9%-14.9%	None	\$20.00	25	\$20 or 3% of New BalanceTotal
<b>AMERICAN SOUTHWEST CREDIT UNION</b>					
Visa Signature Rewards	7.99% - 20.99	None	\$19, \$29, \$39	25	\$10
<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 Student	13.9%	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	25	2.5% or \$10.00
<b>ARIZONA FEDERAL CREDIT UNION</b>					
Visa Platinum	Prime + 3.5% - Prime + 6.5% not to exceed 18%	None	after 10 days, 10% of pmt, min \$10 <\$50, \$20 <\$70, \$30<\$70	25	2.7% or \$20.00 (whichever is greater)
<b>ARIZONA HERITAGE CREDIT UNION (Formerly Arizona Holsum Credit Union)</b>					
Visa Classic	9.9%	None	\$10.00	25	3% or \$20.00 (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	2% of outstanding balance
Visa Classic	12.00%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
Visa Student	16.9%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
<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>					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
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
<b>CANYON STATE CREDIT UNION</b>					
Visa Platinum	prime + 7% to 16%	None	\$15.00	21	\$20
MasterCard Platinum	prime + 7% to 16%	None	\$15.00	21	\$20
<b>COCHISE CREDIT UNION</b>					
MasterCard	14.9%	None	\$25.00	25	\$25.00
<b>COCONINO FEDERAL CREDIT UNION</b>					
Visa	10.15%	None	\$10.00	10	3% or \$20.00 min.
<b>CONTINENTAL FEDERAL CREDIT UNION (aka USA AIRWAYS CREDIT UNION)</b>					
Visa Platinum	8.99% - 17.99%	None	\$25.00	5	2.5% of outstanding balance, min \$15.00
Visa Share Secured	8.00%	None	\$25.00	5	2.5% of outstanding balance, min \$15.00
<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	9.50% - 17.25% Variable	None	\$15 bal <\$500 \$25 > \$500	25	2.50%
Visa Gold	8.25% - 10.25% Variable	None	\$15 bal <\$500 \$25 > \$500	25	2.50%
<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 SCHOOLS FEDERAL CREDIT UNION (Cards issued through: MBNA, Delaware)</b>					
Student Visa	7.9% 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$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
American Express World Points	7.9%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$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 \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Visa/MasterCard World Points	Varies: current offer 7.9% . 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$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	12.9%	None	\$25.00	25	3% or \$20.00
Visa Gold	6.9%	None	\$25.00	25	3% or \$20.00
Visa Secured	13.9%	None	\$25.00	25	3% or \$20.00
<b>FIRST CREDIT UNION (Cards issued through FIA Card Services, NA)</b>					
MasterCard Platinum Plus Business	5.99% - 29.99	None	\$19 = <\$100; \$29 = \$100.01-1000.00; \$39 = \$1000.01-5000.00; \$49 >5000	20	1% + Fin chge or \$10.00 (whichever is greater)
Visa Preferred	12.99% - 19.99	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	25	\$15 or 1% of bal + Fin chrg (whichever is greater)
Visa Platinum Plus	15.99% - 19.99	None	\$19 = <\$100; \$29 = \$100.01-1000.00; \$39 = \$1000.01-5000.00; \$49 >5000	20	\$10 or 1% of bal + Fin chrg (whichever is greater)
American Express Rewards	9.9% - 19.99%	None	\$15/\$29/\$39 based on bal	25	\$15 or 1% of bal + Fin chrg (whichever is greater)
<b>FIRST EDITION COMMUNITY CREDIT UNION (TNB Card Services, Dallas, Texas)</b>					
Mastercard Rewards2U	9.99% - 18.99%	None	\$15/\$29/\$34 based on bal	20	\$25 or 1% of bal, whichever is greater
MasterCard Platinum Family	7.99% - 15.99%	None	\$15/\$29/\$34 based on bal	20	\$25 or 1% of bal, whichever is greater
MasterCard Student	15.99%	None	\$15/\$29/\$34 based on bal	20	\$25 or 1% of bal, whichever is greater
<b>HONEYWELL AEROSPACE FEDERAL CREDIT UNION</b>					
Visa Platinum	7.92% - 12.84%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
Visa Platinum Rewards	9.96% - 14.88%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
<b>HUGHES FEDERAL CREDIT UNION</b>					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa/MasterCard Classic	12.5%	None	\$20.00	25	\$15 or 3% of balance, whichever is greater
Visa/MasterCard Gold	11.95%	None	\$20.00	25	\$15 or 3% of balance, whichever is greater
Visa Platinum	9.5% - 16.99%	None	\$20.00	25	\$15 or 3% of balance, whichever is greater
<b>MARISOL FEDERAL CREDIT UNION</b>					
Master Card Platinum	10.90%	None	\$25.00	25	3% or 25.00 (whichever is greater)
Master Card Standard	14.50%	\$15.00	\$25.00	25	3% or \$25.00 (whichever is greater)
<b>MERIWEST CREDIT UNION (FIA Card Services)</b>					
Visa	12.99% - 20.99%	None	< \$100 = \$15, \$100.01 - \$250 = \$29, > \$250 = \$39	25	min \$15
<b>MOHAVE COMMUNITY FEDERAL CREDIT UNION</b>					
Visa Classic	14.99%	None	\$25.00	25	3% or \$20.00
<b>PIMA FEDERAL CREDIT UNION(InfiBank, N. A. of Atlanta, Georgia)</b>					
Visa Maximum Rewards	12.99% - 29.99%	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$10.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
Visa Platinum Edition	8.99% - 29.99%	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$10.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
Visa BucksBack	12.99% - 29.99	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$10.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
Visa Business Edition	7.99% - 29.99%	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$10.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Edition - Maximum Rewards	10.99% - 29.99%	None	\$35 New Bal. <\$500; \$39 if >\$500	20	\$10.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
<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	3% or \$20.00 (whichever is greater)
<b>PRESCOTT FEDERAL CREDIT UNION (Cards issued through Equifax, Florida)</b>					
Visa Classic	12.0%	None	\$25.00	25	3% or \$15.00 (whichever is greater)
<b>PYRAMID CREDIT UNION (Cards issued through Equifax Card Services)</b>					
Visa Classic	11.88% -15.00 % - 18.00%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
<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	\$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	10	3% or min. of \$18.00
MasterCard Gold, Visa Gold	11.9%	None	20% of payment	10	3% or min. of \$18.00
<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 (whichever is greater)
<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%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
<b>TEMPE SCHOOLS CREDIT UNION</b>					
Visa Platinum	8.5% - 18.0	None	\$29.00	25	2.5% or \$25.00
<b>TRU WEST CREDIT UNION</b>					
Visa Platinum Business	8.9% - 13.9%	None	\$15 if bal < \$100, \$25 if \$100 - \$250, \$35 if bal >\$250	25	2.5% of bal, min \$25
Visa Platinum	21.00%	None	\$15 if bal < \$100, \$25 if \$100 - \$250, \$35 if bal >\$250	25	2.5% of bal, min \$25
Visa Platinum Points (formerly Platinum)	8.9% - 13.9	None	\$15 if bal < \$100, \$25 if \$100 - \$250, \$35 if bal >\$250	25	2.5% of bal, min \$25
Visa Platinum Points (formerly Gold)	17.5% - 19.5%	None	\$15 if bal < \$100, \$25 if \$100 - \$250, \$35 if bal >\$250	25	2.5% of bal, min \$25
<b>TUCSON FEDERAL CREDIT UNION</b>					
Visa Platinum, Visa Platinum Preferred	10.99%-18.00%	None	20% of accrued interest with a \$15.00 min.	25	\$10
<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	12.99% - 15.99%	None	\$35 if bal <\$500; \$39 if bal => \$500	20	greater of \$10 or 2% of new bal or 1% of balance +finance charges + fees
<b>TUCSON TELCO FEDERAL CREDIT UNION</b>					
Platinum Visa	9.90%	None	\$10.00	5	\$20.00
<b>U-HAUL FEDERAL CREDIT UNION (issued by TMG Financial Services)</b>					
MasterCard Platinum	8.99% - 14.99%	None	\$5 - \$15	25	3% of bal, min \$20
<b>VANTAGE WEST CREDIT UNION (Formerly DM Federal Credit Union)</b>					
Visa Platinum	8.25%	None	5% of payment or \$10.00 (whichever is less);15% or \$35 on amounts > \$10,000	10	\$30.00
Visa Gold	10.25%	None	5% of payment or \$10.00 (whichever is less);15% or \$35 on amounts > \$10,000	10	\$30.00
Visa Classic	14.45%	None	5% of payment or \$10.00 (whichever is less);15% or \$35 on amounts > \$10,000	10	\$30.00
Visa Classic Student	16.25%	None	5% of payment or \$10.00 (whichever is less);15% or \$35 on amounts > \$10,000	10	\$30.00

<b>NAME OF FINANCIAL INSTITUTION</b>	<b>APR</b>	<b>ANNUAL FEE</b>	<b>LATE CHARGE</b>	<b>GRACE PERIOD DAYS</b>	<b>MINIMUM PAYMENT OR % OF UPB</b>
Visa Classic Credit One	16.25%	None	5% of payment or \$10.00 (whichever is less); 15% or \$35 on amounts > \$10,000	10	\$30.00
<b>YAVAPAI FEDERAL CREDIT UNION</b>					
Visa Classic	12.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimim
Visa Platinum	9.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimim

## **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.