

Arizona Department of Financial Institutions

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**Credit Card Interest Rate Report**  
1st Quarter Ending  
March 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.                 |

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|---|--|---|-------------------|---|-----------------------------|
| 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>   |  |   |                   |   |                             |

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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>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  |

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|--|---|---|---|-------------------|--|
| 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>  |   |   |   |                   |  |

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| 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., thereafter LIBOR + 9%         | 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> (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       |

| NAME OF FINANCIAL INSTITUTION                      | APR   | ANNUAL FEE  | LATE CHARGE   | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB   |
|--|---|---|---|-------------------|---|
| 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  |
| 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   |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE       | GRACE PERIOD DAYS          | MINIMUM PAYMENT OR % OF UPB                |
|---|---|---|-------------------|----------------------------|--|
| 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.                         |
| METRO PHOENIX BANK (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 |
| 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 5.9% intro rate for first six months) | \$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.                         |
| 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 advances. | 2% or \$2                                  |
| NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah) |   |   |                   |                            |  |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE  | LATE CHARGE       | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB   |
|---|---|---|-------------------|-------------------|---|
| 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)  |
| <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)  |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE   | LATE CHARGE | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                       |
|---|---|--|-------------|-------------------|---|
| Secured Visa  | 23.24% to 32.24%<br>APR depends on credit           | \$35   | \$19-\$39   | 20-25             | N/A   |
| Visa Signature  | 12.24% to 23.24%<br>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%<br>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<br>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<br>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%<br>variable                        | \$0 if min one charge per year otherwise \$20  | \$15.00     | 20-25             | N/A   |
| Visa Young Adult  | 12.74% to 21.74%<br>variable                        | \$0 if min one charge per year otherwise \$20  | \$15.00     | 20-25             | N/A   |
| Visa Platinum   | 10.74% to 21.74%<br>variable                        | \$0 if min one charge per year otherwise \$40  | \$15.00     | 20-25             | N/A   |
| Visa Cash Rewards   | 10.74% to 21.74%<br>variable                        | \$0 if min one charge per year otherwise \$40  | \$15.00     | 20-25             | N/A   |
| Visa Select Rewards   | 12.74% to 21.74%<br>variable                        | None   | \$15.00     | 20-25             | N/A   |
| Visa Business Travel Card   | 9.99% to 15.99%<br>variable                         | \$55.00  | \$35.00     | 20-25             | N/A   |
| Visa Business Card  | 9.99% to 15.99%<br>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> |   |  |             |                   |   |
| 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>        |   |  |             |                   |   |

| NAME OF FINANCIAL INSTITUTION  | APR  | ANNUAL FEE   | LATE CHARGE                        | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB   |
|--|--|--|------------------------------------|-------------------|---|
| Visa Business Travel   | 0% for the first 6 Mo/12.24% to 18.24%<br>24.24% cash advance<br>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%<br>24.24% cash advance<br>32.24% delinquent bal | \$0  | \$35.00                            | 20 - 25           | 4% or \$20  |
| Visa Business  | 0% 1st 6 mo, 7.9% - 13.9%<br>14.9% Cash adv<br>23.9% delinquent bal                    | \$0 if one charge per yr<br>otherwise \$25   | \$35.00                            | 20 - 25           | 4% or \$10  |
| Visa Signature   | 0% first 6 Mo 12.24%<br>to 23.24%  | \$55   | \$15-\$39                          | 20 - 25           | 4% or \$20  |
| Select Rewards Platinum  | 0% first 6 Month 12.24%<br>to 23.24% 24.24%<br>Cash adv 32.24%<br>delinquent           | \$0  | \$15-\$39                          | 20 - 25           | 4% or \$20  |
| Visa Platinum Travel   | 8.74-10.74% 19.99%<br>cash adv 23.9%<br>delinquent bal                                 | \$0 plus \$55 travel fee   | \$35.00                            | 20 - 25           | 4% or \$20  |
| Visa Classic Card  | 10.74-19.74% 19.99%<br>cash adv 23.99%<br>delinquent bal                               | \$0 if at least 1 charge ea<br>yr or \$20  | \$35.00                            | 20 - 25           | 4% or \$10  |
| Visa Platinum Card   | 0% first 6 Mo 12.24%<br>to 23.24%  | \$0 if 1 purchase ea yr/\$0<br>1st yr/ or\$40.00   | \$35.00                            | 20 - 25           | 4% or \$10  |
| College Card   | 14.24 to 23.24% 24.24%<br>cash adv 32.24%<br>delinquent                                | \$0 if one purchase ea yr  | \$15-\$39                          | 20 -25            | 4% or \$20  |
| Platinum with Alt/Pricing  | 14.24% to 25.24%<br>24.24% to 27.24% Cash<br>out 32.24% delinquent                     | \$0 First year after that<br>w/at least 1 purchase.<br>Otherwise \$40 or \$29<br>depends on credit | \$10-\$39                          | 20 - 25           | 3% balance<br>transfers or foreign<br>4% or \$10 on Cash<br>advance |
| Classic Card   | 10.74-19.74% 19.99%<br>varable cash advance<br>23.99%                                  | \$0 1st yr or \$0 1 chrg ea<br>yr, otherwise \$20  | \$35.00                            | 20 - 25           | 4% or \$10  |
| Cash Rewards Platinum  | 0% first 6 Month 12.24%<br>to 23.24% 24.24%<br>Cash adv 32.24%<br>delinquent           | \$0 if at least 1 charge ea<br>yr or \$40  | \$15-\$39                          | 20 - 25           | 4% or \$20  |
| Young Adult Card   | 14.24 to 23.24% 24.24%<br>cash adv 32.24%<br>delinquent                                | \$0 if one purchase ea y<br>otherwise \$40r  | \$15-\$39                          | 20 -25            | 4% or \$20  |
| <b>SUMMIT BANK (Cards issued through: The Independent Bankers Bank)</b>                      |  |  |                                    |                   |   |
| 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<br>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<br>14.15%   | None   | \$20.00                            | 25                | 2.5% Mntly balance  |
| Visa Business  | Prime 4.9% or 7.9% or<br>10.9%   | \$30 if not used 5 times in<br>a 12 mo period  | \$29.00                            | 10                | 7% of balance   |
| Visa Standard  | Variable 16.15% TO<br>18.15%   | None   | \$20.00                            | 25                | 2.5% Mntly balance  |
| <b>SUNRISE BANK OF ARIZONA (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 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%   |
| 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                                       |

| 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>AEA FEDERAL CREDIT UNION (issued through FIA Card Services)</b>          |   |            |   |                   |   |
| Visa Platinum Plus  | 9.9%  | None       | \$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+ | 20                | 1% of outstanding bal \$15 min.                 |
| Visa Preferred  | 15.99%  | None       | \$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+ | 20                | 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>                                      |   |            |   |                   |   |
| Mastercard  | 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>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       | \$30 after 10 days                                    | 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 \$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                | 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 Sevcies</b>             |   |            |   |                   |   |

| NAME OF FINANCIAL INSTITUTION   | APR   | ANNUAL FEE | LATE CHARGE                        | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB              |
|---|---|------------|------------------------------------|-------------------|--|
| MasterCard Platinum   | 2.99% for 6 mo.<br>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      |
| <b>CANYON STATE CREDIT UNION</b>  |   |            |                                    |                   |  |
| Visa Platinum   | 8.9% - 18.0%  | None       | \$15.00                            | 25                | 3% or \$20.00 min.                       |
| MasterCard Platinum   | 8.9% - 18.0%  | None       | \$15.00                            | 25                | 3% or \$20.00 min.                       |
| SECC Visa Platinum  | 8.9% - 18.0%  | None       | \$15.00                            | 25                | 3% or \$20.00 min.                       |
| Visa Gold   | 8.9% - 18.0%  | None       | \$15.00                            | 25                | 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>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 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                                  |

| NAME OF FINANCIAL INSTITUTION   | APR                                 | ANNUAL FEE | LATE CHARGE   | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB                         |
|---|-------------------------------------|------------|---|-------------------|---|
| <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    |
| 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       | \$25.00   | 25                | 3% or \$20.00                                       |
| Visa Gold   | 9.8%                                | 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   | 4.24% - 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  | 15.99% - 19.99%                     | None       | \$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+                                 | 20                | \$15 or 1% of bal + Fin chrg (whichever is greater) |
| Visa Platinum Plus  | 9.9% - 19.99%                       | None       | \$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+                                 | 20                | \$15 or 1% of bal + Fin chrg (whichever is greater) |
| American Express Rewards  | 9.9% - 19.99%                       | None       | \$15/\$29/\$39 based on bal   | 20                | \$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>                                   |                                     |            |   |                   |   |

| NAME OF FINANCIAL INSTITUTION   | APR            | ANNUAL FEE | LATE CHARGE  | GRACE PERIOD DAYS | MINIMUM PAYMENT OR % OF UPB   |
|---|----------------|------------|--|-------------------|---|
| 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>                                    |                |            |  |                   |   |
| 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 (MBNA)</b>                                   |                |            |  |                   |   |
| American Express  | 9.99% - 17.99% | None       | < \$100 = \$15,<br>\$100.01 - \$250 = \$29, > \$250 = \$39     | 20                | min \$15  |
| 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   |
| 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   |
| <b>PIMA FEDERAL CREDIT UNION(InfiBank, N. A. of Atlanta, Georgia)</b> |                |            |  |                   |   |
| Visa Gas Rewards  | 9.99% - 15.99% | None       | \$35 New Bal.<br><\$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  | 9.99% - 19.99%           | 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                | 2% 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  | Merit Priced Gold 10.5%           | None       | \$20.00  | 25                | 2.5% or \$25.00   |
| <b>TRU WEST CREDIT UNION</b>  |                                   |            |  |                   |   |
| Visa Platinum Business  | 8.90%                             | None       | \$10 if bal <\$250,<br>\$29 if bal =>\$250                                     | 25                | 2.5% of bal, min \$25   |
| Visa Platinum   | 17.90%                            | None       | \$10 if bal <\$250,<br>\$29 if bal =>\$250                                     | 25                | 2.5% of bal, min \$25   |
| Visa Platinum Points (formerly Platinum)                              | 8.90%                             | None       | \$10 if bal <\$250,<br>\$29 if bal =>\$250                                     | 25                | 2.5% of bal, min \$25   |
| Visa Platinum Points (formerly Gold)                                  | 10.9% - 16.9%                     | None       | \$10 if bal <\$250,<br>\$29 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.                                    | 15                | 3% of balance   |
| <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 and Mastercard   | Variable rate tied to 1 mo. Libor | None       | \$35 if bal <\$500;<br>\$39 if bal => \$500                                    | 20                | greater of \$20 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   | 6.25%                             | None       | 5% of payment or \$10.00 (whichever is less);15% or \$29 on amounts > \$10,000 | 10                | \$30.00   |
| Visa Gold   | 8.25%                             | None       | 5% of payment or \$10.00 (whichever is less);15% or \$29 on amounts > \$10,000 | 10                | \$30.00   |
| Visa Classic  | 14.45%                            | None       | 5% of payment or \$10.00 (whichever is less);15% or \$29 on amounts > \$10,000 | 10                | \$30.00   |
| Visa Classic Student  | 14.25%                            | None       | 5% of payment or \$10.00 (whichever is less);15% or \$29 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              | 14.25%     | None              | 5% of payment or \$10.00 (whichever is less); 15% or \$29 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.