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Interest Rate Information

October 2008 Credit Card Survey

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AARP Rewards Platinum Card

162 5th Avenue, 7th Floor Columbus, OH 43240

Card issued by : JP Morgan and Chase
Card Type : Visa
Card Class : Platinum
Card Category : Cash Back
Margin Index : Prime + 05.99% - 14.99%
Purchase APR : 10.99% - 19.99%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$29
Late Payment Fee : \$15 - \$35 depending on the balance
Penalty/Default APR : Up to 25.99%
Penalty/Default Trigger : Late twice in any six month period.
Maximum Default APR : 25.99%
Universal Default Clause : No
Foreign Currency Fee : 03.00%
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0.00%	0.00%	20.99%
Introductory Period	6 months	6 months	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	03.00 %
Cash Advance Fee	N/A	\$5	\$10
Minimum Fee	N/A	\$75	None
Maximum Fee			

Rebate Description: Earn one reward point for every dollar you spend.
 * Redeem points for cash or gift certificates - starting at \$25 for 2,500 points.

Special Notes: Exclusive discounts for AARP Platinum cardmembers.

Adirondack Trust Co MasterCard

473 Broadway Saratoga Springs, NY 12866

Card issued by : Adirondack Trust Co
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Regular
Margin Index : N/A
Purchase APR : 15.00%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$15 after 1st yr
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$20.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	15.00%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	Unknown	N/A
Cash Advance Fee	N/A	Unknown	Unknown
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Available in banking area only.		

Adirondack Trust Co MasterCard Gold

473 Broadway Saratoga Springs, NY 12866

Card issued by : Adirondack Trust Co
Card Type : MasterCard
Card Class : Gold
Card Category : Regular
Margin Index : N/A
Purchase APR : 15.00%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$30 after 1st yr
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$20.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	15.00%
Introductory	Unknown	Unknown	N/A
Period	25 days	None	None
Grace Period	N/A	Unknown	N/A
Balance Transfer	N/A	N/A	Unknown
Fee	N/A	Unknown	Unknown
Cash Advance Fee	N/A	Unknown	Unknown
Minimum Fee			
Maximum Fee			
Rebate			
Description:	N/A		
Special Notes:	Available in banking area only.		

Adirondack Trust Co Visa Classic

473 Broadway Saratoga Springs, NY 12866

Card issued by : Adirondack Trust Co
Card Type : Visa
Card Class : Classic/Standard
Card Category : Regular
Margin Index : N/A
Purchase APR : 15.00%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$15 after 1st yr
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$20.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	15.00%
Introductory	Unknown	Unknown	N/A
Period	25 days	None	None
Grace Period	N/A	Unknown	N/A
Balance Transfer	N/A	N/A	Unknown
Fee	N/A	Unknown	Unknown
Cash Advance Fee	N/A	Unknown	Unknown
Minimum Fee			
Maximum Fee			
Rebate			
Description:	N/A		
Special Notes:	Available in banking area only.		

Adirondack Trust Co Visa Gold

473 Broadway Saratoga Springs, NY 12866

Card issued by : Adirondack Trust Co
Card Type : Visa
Card Class : Gold
Card Category : Regular
Margin Index : N/A
Purchase APR : 15.00%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$30 after 1st yr
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$20.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	15.00%
Introductory	Unknown	Unknown	N/A
Period	25 days	None	None
Grace Period	N/A	Unknown	N/A
Balance Transfer	N/A	N/A	Unknown
Fee	N/A	Unknown	Unknown
Cash Advance Fee	N/A	Unknown	Unknown
Minimum Fee			
Maximum Fee			
Rebate			
Description:	N/A		
Special Notes:	Available in banking area only.		

AirTran Airways A+ Visa

Card issued by : Barclays Bank Delaware

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Prime + 9.99 - 12.99

Purchase APR : 14.49 - 17.49

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0 - \$39 depending on rewards program

Over-the-Limit Fee : \$15 - \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 28.49 V

Penalty/Default Trigger : If your payment is received late, you fail to pay at least the minimum due, your payment is not honored by your bank, or your balance exceeds your credit card line.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	00.00%	20.49 V
Introductory Period	N/A	6 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	\$5.00	\$10.00
Minimum Fee	N/A	\$50.00 (intro only)	None
Maximum Fee			

Barclays will request that AirTran Airways award to the Primary Applicant one credit for each 1,000 points accumulated on the account, provided the account is open and current on the statement closing date for the statement in which the credit is earned. For the AirTran Airways A+ Visa Platinum card and for the AirTran Airways No Annual Fee Visa Signature Card, one point is awarded for every \$1 spent on AirTran Airways travel and one point is awarded for every \$2 of net purchases everywhere else. For the \$39 Annual Fee AirTran Airways A+ Visa Signature card, two points are awarded for every \$1 spent on AirTran Airways travel and one point is awarded for every \$1 of net purchases everywhere else. AirTran Airways A+ Visa Platinum and No Annual Fee AirTran Airways Visa Signature cardmembers will, upon the first use of the account for a purchase or balance transfer, receive 2 credits. AirTran Airways A+ Visa Signature with \$39 Annual Fee cardmembers will receive 10 credits upon the first use of the account for a purchase or balance transfer. Cardmembers will earn one point for every one dollar in balances transferred to your AirTran Airways A+ Plus Visa requested in the first 30 days after the account is opened, up to a maximum of 10,000 points. Convenience Checks do not qualify for points. Net Purchases does not include fees, charges, credit insurance premiums, or transactions posting as Cash Advances or non-qualifying Balance Transfers, whether received from financial institutions, automated teller machines, by use of Barclays Checks, or by any other means.

**Rebate
Description:**

Special Notes:

Purchase of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers: 3% of the amount of the purchase, \$10 minimum, no maximum.

Alaska Airlines Visa® Platinum Plus

PO Box 53132 Phoenix, AZ 85072

Card issued by : Bank of America

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Prime + 9.99%

Purchase APR : 14.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500.00

Maximum Credit Limit : \$15,000.00

Annual Fee : \$50.00

Over-the-Limit Fee : \$15 - \$39 based on the highest acct balance during the cycle.

Late Payment Fee : \$19 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 3.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	20.99%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee	N/A	None	None
Maximum Fee			

Rebate Description:	5,000 Bonus Miles upon approval. One round-trip \$50 (USD) Companion Ticket upon approval and then another every year. Earn 1 mile for every net retail purchase dollar spent. There is no limit to the number of Miles you can earn with a Signature or Platinum Plus Card.
Special Notes:	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips and money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).

Alaska Airlines Visa® Preferred

PO Box 53132 Phoenix, AZ 85072

Card issued by : Bank of America

Card Type : Visa

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : Prime + 10.99%

Purchase APR : 15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500.00

Maximum Credit Limit : \$4,000.00

Annual Fee : \$35.00

Over-the-Limit Fee : \$15 - \$39 based on the highest acct balance during the cycle.

Late Payment Fee : \$19 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 3.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
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Introductory Rate	None	None	20.99%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	none	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee	N/A	None	None
Maximum Fee			

Rebate Description:

3,000 Bonus Miles upon approval. Earn 1 mile for every \$1 of Net Purchases. Earn up to 50,000 miles each calendar year based on net purchases. Miles are not earned on cash advances, balance transfers, fees, finance charges, late fees or other charges. No miles are earned if the Account is in default as defined in the Cardmember Agreement.

Special Notes:

Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips and money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).

Alaska Airlines Visa® Signature

PO Box 53132 Phoenix, AZ 85072

Card issued by : Bank of America

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Prime + 7.99%

Purchase APR : 12.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500.00

Maximum Credit Limit : \$25,000.00

Annual Fee : \$75.00

Over-the-Limit Fee : \$15 - \$39 based on the highest acct balance during the cycle.

Late Payment Fee : \$19 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 3.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	20.99%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee	N/A	None	None
Maximum Fee			

Rebate Description: Limited Time Offer - 20,000 Bonus Miles upon approval when you apply online. One round-trip \$50 (USD) Companion Ticket upon approval and then another every year. There is no limit to the number of Miles you can earn with a Signature or Platinum Plus Card.

Special Notes:

Amalgamated Bank MasterCard Personal Gold Plus

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Gold
Card Category : Low Rate
Margin Index : Prime + 7.50%
Purchase APR : 12.50%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$45.00
Over-the-Limit Fee : \$30.00
Late Payment Fee : \$30.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	02.50%
Cash Advance Fee	N/A	None	\$2.50
Minimum Fee	N/A	None	\$30.00
Maximum Fee			

Rebate Description: Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard?.

Special Notes: \$40,000 minimum annual income. Optional Amalgamiles program (\$29 a year).

Amalgamated Bank MasterCard Personal Standard Plus

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Low Rate
Margin Index : Prime + 07.75%
Purchase APR : 12.75%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$37.00
Over-the-Limit Fee : \$30.00
Late Payment Fee : \$30.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	None	\$30.00
Minimum Fee			
Maximum Fee			

Rebate Description: Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard?.

Special Notes: Required minimum annual income: \$15,000 (\$12,000 for retirees). Optional Amalgamiles program (\$29 a year).

Amalgamated Bank MasterCard Secured Gold

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Gold
Card Category : Poor/No Credit
Margin Index : Prime + 9.50%
Purchase APR : 14.50%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : \$5,000.00
Maximum Credit Limit : \$15,000.00
Annual Fee : \$50.00
Over-the-Limit Fee : \$30.00
Late Payment Fee : \$30.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	None	\$2.50
Minimum Fee	N/A	None	\$30.00
Maximum Fee			

Rebate Description:

Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard.

Special Notes:

\$40,000 minimum annual income. Optional Amalgamiles program (\$29 a year). No application fee. Line of credit equal to deposit.

Amalgamated Bank MasterCard Secured Standard

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Poor/No Credit
Margin Index : Prime + 13.00%
Purchase APR : 18.00%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : \$500.00
Maximum Credit Limit : \$4,500.00
Annual Fee : \$50.00
Over-the-Limit Fee : \$30.00
Late Payment Fee : \$30.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	None	\$2.50
Minimum Fee	N/A	None	\$30.00
Maximum Fee			

Rebate Description:

Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard?.

Special Notes: Required minimum annual income: \$15,000 (\$12,000 for retirees). Optional Amalgamiles program (\$29 a year). No application fee. Line of credit equal to deposit.

Amalgamated Bank MasterCard Personal Gold

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Gold
Card Category : Regular
Margin Index : Prime + 9.50%
Purchase APR : 14.50%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$20.00
Late Payment Fee : \$25.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	None	\$2.50
Minimum Fee	N/A	None	\$30.00
Maximum Fee			

Rebate Description: Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard.

Special Notes: \$40,000 minimum annual income. Optional Amalgamiles program (\$29 a year).

Amalgamated Bank MasterCard Personal Standard

One West Monroe Street Chicago, IL 60603

Card issued by : Amalgamated Bank of Chicago
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Regular
Margin Index : Prime + 11.00%
Purchase APR : 16.00%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$30.00
Late Payment Fee : \$30.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	None	\$2.50
Minimum Fee	N/A	None	\$30.00
Maximum Fee			

Rebate Description: Once enrolled earn miles toward travel discounts or a ticket with every purchase made with an Amalgamated Bank MasterCard.

Special Notes: Required minimum annual income: \$15,000 (\$12,000 for retirees). Optional Amalgamiles program (\$29 a year).

Amazon.com Platinum Visa® Card

270 Park Ave New York, NY 10017

Card issued by : Chase Bank, USA NA
Card Type : Visa
Card Class : Platinum
Card Category : Reward Points
Margin Index : Prime + 8.99 - 14.99%
Purchase APR : 13.99 - 19.99%
Finance Calculation Method : Two-Cycle Average Daily Balance
Minimum Credit Limit : \$500
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$39
Late Payment Fee : \$15 - \$39 depending on the balance
Penalty/Default APR : 28.99%
Penalty/Default Trigger : Not receiving, for any payment owed on the card or any other account with Chase, at least the minimum payment due by the date and time due, exceeding the credit line on the card, or making payment not honored by your bank.
Maximum Default APR : None
Universal Default Clause : Yes
Foreign Currency Fee : 3%
States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	0%	0%	20.99%
Introductory Period	6 months	6 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$99	None
Minimum Fee			
Maximum Fee			

Rebate Description:

Earn 3 points for card purchases made at Amazon.com and 1 point for all other card purchases. Once you reach 2,500 points, automatically receive a \$25 Amazon.com Reward Certificate. Points are not earned on balance transfers, cash advances, finance charges, overdraft advances, convenience checks, money orders, unauthorized or fraudulent charges, or fees of any kind, incl. fees for products that protect the balances of your Account. Triple points apply only to purchases where "Amazon.com" appears as the merchant on your monthly transaction statement, other than Borders and Waldenbooks teamed with Amazon.com. It does not incl. purchases where payments are made directly to sellers, such as Auctions or zShops sellers, or other merchants and affiliates who process their own credit card payments.

Special Notes:

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

American Express Blue

200 Vesey Street New York, NY 10285

Card issued by : American Express

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Low Intro Rate

Margin Index : Prime + 3.99 - 10.99%

Purchase APR : 08.99- 15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$35

Late Payment Fee : \$19 - \$38 depending on the balance

Penalty/Default APR : 17.99%

Penalty/Default Trigger : Min. not timely paid once, seriously default if min. not timely paid twice or more, account overlimit over three times, or payment is returned by your financial institution, in any portion of the 12-mo. period ending with the Closing Date of the current billing period.

Maximum Default APR : 26.99%

Universal Default Clause : No

Foreign Currency Fee : 2%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	2.99%	19.99%
Introductory Period	Up to 12 months	12 months	N/A
Grace Period	20 days	3%	N/A
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$99	None
Minimum Fee	N/A		
Maximum Fee			

Rebate

Description:

Fee-free rewards program.

Special Notes: Not offered in Puerto Rico. Dishonored Check Fee: \$38. Wire Transfer Fee: \$15. Stop Payment Order Fee: \$29. Statement Copy Fee: \$5.

American Express Blue Cash

40 Wall Street New York, NY 10005

Card issued by : American Express

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Cash Back

Margin Index : Prime + 4.99% - 9.99%

Purchase APR : 9.99% - 14.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$35

Late Payment Fee : \$19 - \$38 depending on the balance

Penalty/Default APR : 17.99%

Penalty/Default Trigger : Min. not timely paid once, seriously default if min. not timely paid twice or more, account overlimit over three times, or payment is returned by your financial institution, in any portion of the 12-mo. period ending with the Closing Date of the current billing period.

Maximum Default APR : 26.99%

Universal Default Clause : No

Foreign Currency Fee : 2%

States Available in : ALL

Purchase

**Balance
Transfer**

**Cash
Advance**

Introductory Rate	0%	2.99%	19.99%
Introductory Period	12 months	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$99	None
Minimum Fee			
Maximum Fee			

Rebate Description: 5% back on gas purchases. Annual cash reward for everyday purchases at stand-alone U.S. supermarkets, drugstores, and gas stations is up to 5%. Annual cash reward for all other purchases is up to 1.5%. Cash rewards are limited to \$50,000 of eligible spending.

Special Notes: Dishonored Check Fee: \$38. Wire Transfer Fee: \$15. Stop Payment Order Fee: \$29. Statement Copy Fee: \$5. Applicable Balance Transfer fees will apply to balances transferred after the introductory offer.

American Express Blue for Students

200 Vesey Street New York, NY 10285

Card issued by : American Express

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Student

Margin Index : Prime + 7.99%

Purchase APR : 12.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$35.00

Late Payment Fee : \$19 - \$38 depending on the balance

Penalty/Default APR : 17.99%

Penalty/Default Trigger : Min. not timely paid once, seriously default if min. not timely paid twice or more, account overlimit over three

times, or payment is returned by your financial institution, in any portion of the 12-mo. period ending with the Closing Date of the current billing period.

Maximum Default APR : 26.99%

Universal Default Clause : No

Foreign Currency Fee : 2.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	8.90%	None	19.99%
Introductory Period	6 months	N/A	N/A
Grace Period	25 days	none	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$5.00
Minimum Fee	N/A	None	None
Maximum Fee			

Rebate Description: Discounts on shopping, dining and travel at many of your favorite brands, as well as discounts at local merchants in your area.

Special Notes: Nationally offered except in Iowa and Puerto Rico. Dishonored Check Fee: \$38. Wire Transfer Fee: \$15. Stop Payment Order Fee: \$29. Statement Copy Fee: \$5.

American Express Optima

200 Vesey Street New York, NY 10285

Card issued by : American Express Travel

Card Type : AmEx

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Prime + 6.00%

Purchase APR : 11.00%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$35

Late Payment Fee : \$19 - \$38 depending on the balance

Penalty/Default APR : 17.99% V

Penalty/Default Trigger : Min. not timely paid once, seriously default if min. not timely paid twice or more, account overlimit over three times, or payment is returned by your financial institution, in any portion of the 12-mo. period ending with the Closing Date of the current billing period.

Maximum Default APR : 26.99% V

Universal Default Clause : No

Foreign Currency Fee : 2.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0.00%	8.90%	19.99% V
Introductory Period	6 Months	Life of Balance	N/A
Grace Period	25 Days	N/A	None
Balance Transfer Fee	N/A	None with offer but fee later	N/A
Cash Advance Fee	N/A	N/A	3.00%
Minimum Fee		None for offer but have fee later	None
Maximum Fee		None	

Rebate Description: Earn one point for virtually every dollar you charge with the Optima Card. Points may be redeemed for entertainment, retail, and travel rewards as well as once in a lifetime experiences.

Special Notes: Not available in Puerto Rico.

American Express Platinum Card®

C/O New Accounts PO Box 31514 Salt Lake City, UT 84131**Card issued by :** American Express Centurion Bank**Card Type :** AmEx**Card Class :** Platinum**Card Category :** Reward Points**Margin Index :** N/A**Purchase APR :** N/A**Finance Calculation Method :** N/A**Minimum Credit Limit :** N/A**Maximum Credit Limit :** N/A**Annual Fee :** \$450.00**Over-the-Limit Fee :** N/A**Late Payment Fee :** \$35 or 2.99% of delinquent balance.**Penalty/Default APR :** N/A**Penalty/Default Trigger :** N/A**Maximum Default APR :** None**Universal Default Clause :** N/A**Foreign Currency Fee :** 2.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
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Introductory Rate	N/A	N/A	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	None	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

**Rebate
Description:**

Earn 25,000 Membership Rewards® bonus points when you spend \$1,000 in 3 months - Redeemable for one domestic round-trip airline ticket Earn 1 Membership Rewards point for virtually every dollar you charge to your Platinum Card. Redeem points for rewards from some of the finest names in shopping and for travel rewards, including flights, stays at hotels worldwide, vacation packages, and more. Transfer points into the frequent flyer programs of select partner airlines at a 1:1 ratio and into the frequent guest programs of several major hotels. Fly virtually any airline without blackout dates when you book with Platinum Travel Services. Points have no expiration date, and there is no limit to the number of points you can earn.

Special Notes:

All charges made on this Charge Card are due and payable when you receive your billing statement. By Invitation Only-access to exclusive, once-in-a-lifetime events available only to Platinum and Centurion members.

American Express® Preferred Rewards Gold Card

C/O New Accounts PO Box 31514 Salt Lake City, UT 84131

Card issued by : American Express Centurion Bank

Card Type : AmEx

Card Class : Gold

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : N/A

Finance Calculation Method : N/A

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : 125.00

Over-the-Limit Fee : N/A

Late Payment Fee : \$35 or 2.99% of delinquent balance

Penalty/Default APR : N/A

Penalty/Default Trigger : N/A

Maximum Default APR : None**Universal Default Clause : N/A****Foreign Currency Fee : 2.00%****States Available in : ALL**

	Purchase	Balance Transfer	Cash Advance
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Introductory Rate	N/A	N/A	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	None	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Rebate Description:

Earn 10,000 Membership Rewards® bonus points when you spend \$500 in 3 months - redeemable for a \$100 gift. Earn 1 point for virtually every \$1 spent on Card purchases. Redeem points for rewards from 21 airlines, hundreds of hotels worldwide, vacation packages, over 50 cruise itineraries, and spa retreats. Transfer points into 11 frequent flyer programs. Redeem points for rewards from over 50 names in shopping and entertainment. Points have no expiration date or limit.

Special Notes:

All charges made on this Charge Card are due and payable when you receive your billing statement. Access to world-class Gold Card Events, Free Shipping and Handling on select online and catalog purchases, a Year End Summary of Charges, Global Assist Plus Hotline.

American Express® Preferred Rewards Green Card**C/O New Accounts PO Box 31514 Salt Lake City, UT 84131****Card issued by :** American Express Centurion Bank**Card Type :** AmEx**Card Class :** Classic/Standard**Card Category :** Regular**Margin Index :** N/A**Purchase APR :** N/A**Finance Calculation Method :** N/A**Minimum Credit Limit :****Maximum Credit Limit :****Annual Fee :** \$95.00**Over-the-Limit Fee :** N/A**Late Payment Fee :** \$35 or 2.99% of delinquent balance**Penalty/Default APR :** N/A**Penalty/Default Trigger :** N/A**Maximum Default APR :** None**Universal Default Clause :** N/A**Foreign Currency Fee :** 02.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	N/A	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	None	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Rebate Description: Earn 5,000 Membership Rewards® bonus points when you spend \$500 in 3 months - redeemable for a \$50 gift card. Transfer points to 17 frequent flyer programs: 1 point = 1 frequent flyer mile or frequent guest credit for most programs

Special Notes: All charges made on this Charge Card are due and payable when you receive your billing statement. Access to world-class Gold Card Events, Free Shipping and Handling on select online and catalog purchases, a Year End Summary of Charges, Global Assist Plus Hotline.

American Express® Rewards Plus Gold Card

C/O New Accounts PO Box 31514 Salt Lake City, UT 84131

Card issued by : American Express Centurion Bank

Card Type : AmEx

Card Class : Gold

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : N/A

Finance Calculation Method : N/A

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$150.00

Over-the-Limit Fee : N/A

Late Payment Fee : \$35 or 2.99% of delinquent balance.

Penalty/Default APR : N/A

Penalty/Default Trigger : N/A

Maximum Default APR : None

Universal Default Clause : N/A

Foreign Currency Fee : 2.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	N/A	N/A
Introductory Period	N/A	N/A	N/A
Grace Period	None	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

**Rebate
Description:**

Earn 1 point for virtually every \$1 spent on Card purchases, 2 points for virtually every \$1 spent at stand-alone supermarkets, gas stations, drugstores, the U.S. Postal Service (excl. bulk mail), or to pay your wireless phone bill. Earn 2 points for virtually every \$1 charged on purchases with our Membership Rewards airline and hotel partners during your 1st year of Card membership, and 1.5 points for virtually every \$1 charged with these partners thereafter. Redeem points for rewards from 21 airlines, hundreds of hotels worldwide, vacation packages, over 50 cruise itineraries, and spa retreats. Transfer points into 11 frequent flyer programs. Redeem points for rewards from over 50 names in shopping and entertainment. Points have no expiration date or limit.

Special Notes:

Apple Bank Platinum Plus® Visa® Credit Card

PO Box 1606 New York, NY 10023

Card issued by : Apple Bank for Savings

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : N/A

Purchase APR : 9.99-15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Late Payment Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 29.99%

Penalty/Default Trigger : If late or over the limit

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3.00%**States Available in : ALL**

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	1.99%	24.99%
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Rebate Description: Earn 1 point for every \$1 in net retail purchases. Redeem 5,000 Points for \$25 cash. Redeem 13,000 Points for a \$100 Old Navy Gift Card. Redeem 25,000 Points for a round-trip airline ticket within the 48 continental U.S. states. Points are not earned on cash advances, balance transfers, or fees of any kind.

Special Notes: The APR will depend on your credit rating. Total Household Income of \$15,000 or greater. There is a transaction fee of 3% (\$10 min.) for purchases of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips, money orders

Astoria Federal Savings WorldPoints® Platinum Plus®

201 N Walnut Wilmington, DE 19801-3921**Card issued by :** Astoria Federal S & LA/MBNA America Bank, N.A.**Card Type :** Visa**Card Class :** Platinum**Card Category :** Reward Points**Margin Index :** N/A**Purchase APR :** 9.99% -15.99%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :** \$2,000.00**Maximum Credit Limit :** \$100,000.00**Annual Fee :** \$0**Over-the-Limit Fee :****Late Payment Fee :****Penalty/Default APR :** Up to 29.99%**Penalty/Default Trigger :** Any time the minimum payment is late, or the credit limit is exceeded, the default APR may be applied to future and outstanding balances.**Maximum Default APR :** 29.99%**Universal Default Clause :** Yes**Foreign Currency Fee :** 3.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	1.99%	24.99%
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	\$10.00	\$10.00
Minimum Fee	N/A	\$75.00	\$75.00
Maximum Fee			

Rebate Description: Earn 1 Point for every \$1 in purchases. Redeem WorldPoints for travel, merchandise, and unlimited cash rewards now with online redemption.

Special Notes:

Must be at least 18 years of age and either a United States citizen or a permanent resident of the U.S., or at least 21 years of age and a permanent resident of Puerto Rico. If you qualify for a credit limit of less than \$2,000.00 you will be offered a different card. Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips

AT&T Universal Savings & Rewards Card

200 Brookstone Centre Ste 110 Columbus, GA 31904

Card issued by : Citibank

Card Type : MasterCard

Card Class : Platinum

Card Category : Low Intro Rate

Margin Index : Prime + 4.99%-12.99%

Purchase APR : 09.49-17.49%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on acct balance.

Penalty/Default APR : 28.49%

Penalty/Default Trigger : APRs may increase to Default APR if default under any agreement with Citi because of not making payment when due, exceeding the credit line, or making payment that is not honored.

Maximum Default APR : Prime + 23.99%

Universal Default Clause : No

Foreign Currency Fee : 3%

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	N/A	0%	19.99%
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Rebate Description: Your credit card can also be used as a calling card and you will receive up to 30 free phone minutes per month, anytime, anywhere, as well as 2 free directory assistance inquiries each month. Receive 6,000 bonus Thank You Points after your first purchase (must be made within first 3 months). Earn 5 reward points for every \$1 spent on eligible AT&T products and services. Earn 1 point for every \$1 on all other purchases.

Special Notes: Wireless phone loss and theft insurance reimbursement for replacement coverage. Citi Identity Theft Solutions. To receive a AT&T Universal Platinum Card, you must have an annual income of at least \$12000 and you must meet our credit qualification criteria.

AT&T Universal Savings Platinum Card®

200 Brookstone Centre Ste 110 Columbus, GA 31904

Card issued by : Citi, N.A

Card Type : MasterCard

Card Class : Platinum

Card Category : Low Intro Rate

Margin Index : Prime + 03.99 - 08.99%

Purchase APR : 08.49 - 15.49% V

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 28.49% V

Penalty/Default Trigger : If you default under any card agreement you have with Citi because you: do not make the minimum payment when due, go over the credit line, or make a payment to Citi that is not honored, all your APRs may automatically increase to the default APR. They set your default APR by reviewing (1) the seriousness of your default with Citi and (2) your credit history.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	0.00%	19.99% V
Introductory Period	N/A	12 months	N/A
Grace Period	None	20 days	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	None

Minimum Fee

Maximum Fee

Rebate

Description:

N/A

Special Notes:

Up to 10% savings for the first 12 months on AT&T purchases. Plus AT&T calling benefits:
Up to 30 free phone minutes each month; 2 free directory assistance inquiries per month and other wireless benefits.

Atlantic Bank of New York Visa Gold

960 Avenue of the Americas New York, NY 10001

Card issued by : Atlantic Bank of New York
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Airline/Travel Rewards
Margin Index : N/A
Purchase APR : 09.90 - 18.90%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$0.00
Over-the-Limit Fee : \$20.00
Late Payment Fee : \$20.00
Penalty/Default APR : 21.00%
Penalty/Default Trigger : Failing to make the minimum payment during two consecutive billing cycles.
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	2.90%	2.90%	12.90 - 19.90%
Introductory Period	6 months	6 months	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	03.00%	N/A
Cash Advance Fee	N/A	\$5.00	\$5.00
Minimum Fee	N/A	\$35.00	None
Maximum Fee			

**Rebate
Description:**

Make a total of \$3,000 in purchases within any consecutive 12-month period, you can earn a choice of free travel. Current reward choices include 2 3-Day / 2-Night mini-vacations with complimentary lodging at quality hotels in resort destinations in the U.S. (including Hawaii), Mexico and the Caribbean. Or a choice of free companion travel including a free companion airfare, free companion cruise fare, or free hotel stay.

Special Notes:

5Star credit cards are available to 5Star Bank customers, AFBA members and customers of its affiliated companies through periodic solicitation offers.

Atlantic Bank of New York Visa Platinum

960 Avenue of the Americas New York, NY 10001

Card issued by : Atlantic Bank of New York

Card Type : MasterCard

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : 09.90 - 18.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$20.00

Late Payment Fee : \$20.00

Penalty/Default APR : 21.00%

Penalty/Default Trigger : Failing to make the minimum payment during two consecutive billing cycles.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : Unknown

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	2.90%	2.90%	12.90 - 19.90%
Introductory Period	6 months	6 months	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	\$35.00	None
Minimum Fee			
Maximum Fee			

Rebate Description: Make a total of \$3,000 in purchases within any consecutive 12-month period, you can earn a choice of free travel. Current reward choices include 2 3-Day / 2-Night mini-vacations with complimentary lodging at quality hotels in resort destinations in the U.S. (including Hawaii), Mexico and the Caribbean. Or a choice of free companion travel ? including a free companion airfare, free companion cruise fare, or free hotel stay.

Special Notes: 5Star credit cards are available to 5Star Bank customers, AFBA members and customers of its affiliated companies through periodic solicitation offers.

Avon Platinum Visa® Credit Card

1111 Polaris Parkway Columbus, OH 43240

Card issued by : JP Morgan and Chase

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : Prime + 5.99% - 14.99%

Purchase APR : 10.99% - 19.99%

Finance Calculation Method : Two-Cycle Average Daily Balance

Minimum Credit Limit : \$500.00

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the acct balance on the

fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Not receiving, for any payment owed on the card or any other account with Chase, at least the minimum payment due by the date and time due, exceeding the credit line on the card, or making payment not honored by your bank.

Maximum Default APR : Prime Rate plus up to 23.99%

Universal Default Clause : Yes

Foreign Currency Fee : 3.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0.00%	0.00%	20.99 - 24.99%
Introductory Period	6 months	6 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	3.00%	N/A
Cash Advance Fee	N/A	N/A	3.00%
Minimum Fee	N/A	\$5.00	\$10.00
Maximum Fee	N/A	\$99.00	None

Rebate Description: Earn 1 point for every \$1 charged. For every 2,500 points earned, receive a \$25 Avon Beauty Rewards Certificate redeemable for Avon products. Receive an Avon Product valued at \$25 after the 1st purchase is made. Cardmembers do not earn Avon Beauty Rewards points on convenience checks, balance transfers, cash advances, finance charges, unauthorized charges, fees of any kind such as late payment fees, annual fees, overlimit fees, balance transfer fees, convenience check fees, cash advance fees or fees for products that protect or insure the balances of the account. Points will be deducted for any returns or credits made on the account.

Special Notes: The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

Ballston Spa Natl Bank Visa Rebate Platinum

87 Front Street Ballston Spa, 12020

Card issued by : Ballston Spa Natl Bank

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index :

Purchase APR : 14.65%

Finance Calculation Method : Unknown

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$30.00

Late Payment Fee : \$30.00

Penalty/Default APR : 22.15%

Penalty/Default Trigger : Unknown

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : Unknown

States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	3.90%	Unknown	18.15%
Introductory Period	6 months	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	2.50%
Cash Advance Fee	N/A	Unknown	\$2.00
Minimum Fee	N/A	Unknown	None
Maximum Fee			

Rebate Description: ScoreCard(R) - Earn 1 point per net dollar spent. Redeemable for air travel, car rental, hotels stays, cruises, and items from the ScoreCard catalog.

Special Notes: Available in banking area only.

Bank Leumi USA Visa Platinum**420 Lexington Ave New York, NY 10170**

Card issued by : Bank Leumi USA
Card Type : Visa
Card Class : Platinum
Card Category : Regular
Margin Index : N/A
Purchase APR : 12.90%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$10.00
Late Payment Fee : \$10.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	12.90%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	Unknown	N/A
Cash Advance Fee	N/A	Unknown	2.00%
Minimum Fee			\$2.00
Maximum Fee			\$10.00
Rebate Description:	N/A		
Special Notes:			

Bank of Akron MasterCard**46 Main Street Akron, NY 14001**

Card issued by : Bank of Akron
Card Type : MasterCard
Card Class : Classic/Standard
Card Category : Regular
Margin Index : N/A
Purchase APR : 14.50%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$10.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	14.50%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	Unknown	None
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Available to Akron, Clarence, and Waynesville areas of New York only.		

Bank of Akron MasterCard Gold**46 Main Street Akron, NY 14001**

Card issued by : Bank of Akron
Card Type : MasterCard
Card Class : Gold
Card Category : Regular
Margin Index : N/A
Purchase APR : 12.50%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$10.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	12.50%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	Unknown	None
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Available to Akron, Clarence, and Waynesville areas of New York only.		

Bank of Akron Visa Classic**46 Main Street Akron, NY 14001**

Card issued by : Bank of Akron
Card Type : Visa
Card Class : Classic/Standard
Card Category : Regular
Margin Index : N/A
Purchase APR : 14.50%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : None
Over-the-Limit Fee : \$15.00
Late Payment Fee : \$10.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : Unknown
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	14.50%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	Unknown	None
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Available to Akron, Clarence, and Waynesville areas of New York only.		

Bank of America Accelerated Rewards American Express® Card

555 California Street San Francisco, CA 94104

Card issued by : Bank of America

Card Type : AmEx

Card Class : Platinum

Card Category : Reward Points

Margin Index : N/A

Purchase APR : 09.99%-19.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : \$25,000.00

Annual Fee : None

Over-the-Limit Fee : \$15 - \$39 based on the highest acct balance during the cycle.

Late Payment Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	0%	24.99%
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00% (non-check)
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee			None
Maximum Fee			

**Rebate
Description:**

Earn and redeem your points for cash back, travel with no blackout dates, car rental and hotel rewards, brand name merchandise, or gift certificates. Earn 1.25 point for every \$1 in net retail purchases. Rewards begin at only 2,500 points. No limit to the number of points you can earn each year. Points do not expire for 5 years.

Special Notes:

Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10). Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds.

**Bank of America Cash Rewards Platinum Plus®
MasterCard® Credit Card**

PO Box 15020 Wilmington, DE 19850

Card issued by : FIA Card Services, N.A.

Card Type : MasterCard

Card Class : Platinum

Card Category : Reward Points

Margin Index : N/A

Purchase APR : 09.99 - 19.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$15 - \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 29.99% F

Penalty/Default Trigger : Each time your minimum payment is late (i. e., not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	00.00%	19.99% F
Introductory Period	N/A	15 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			
Rebate Description:	Earn 1% cash back on all purchases with no limit to how much you can earn and no fees to redeem your cash back credit.		
Special Notes:	Transaction fee for the purchase of wire transfers from a non-financial institution: 3% of each such transaction (minimum \$10).		

Bank of America Secured Visa®

555 California Street San Francisco, CA 94104

Card issued by : Bank of America

Card Type : Visa

Card Class : Classic/Standard

Card Category : Poor/No Credit

Margin Index : Prime + 10.99%

Purchase APR : 15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$300.00

Maximum Credit Limit : \$10,000.00

Annual Fee : \$29

Over-the-Limit Fee : \$35

Late Payment Fee : \$35

Penalty/Default APR : 29.99% F

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 03.00%**States Available in : ALL**

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	20.99% V
Introductory Period	N/A	12 months	N/A
Grace Period	N/A	04.00%	N/A
Balance Transfer Fee	N/A	N/A	04.00%
Cash Advance Fee	N/A	\$90	\$5
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		

Special Notes: Transaction fee for Cash Equivalents: 5% of each such cash advance (minimum \$25). Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds.

Bank of America Visa Signature® WorldPoints™ Rewards

PO Box 15020 Wilmington, DE 19850

Card issued by : FIA Card Services, N.A. for Bank of America**Card Type : Visa****Card Class : Classic/Standard****Card Category : Airline/Travel Rewards****Margin Index : N/A****Purchase APR : 09.99 - 15.99% F****Finance Calculation Method : Average Daily Balance****Minimum Credit Limit : N/A****Maximum Credit Limit : N/A****Annual Fee : \$0****Over-the-Limit Fee : \$15 - \$39 (None for signature accounts)**

Late Payment Fee : \$15 - \$39
Penalty/Default APR : 28.99% F
Penalty/Default Trigger :
Maximum Default APR :
Universal Default Clause : No
Foreign Currency Fee : 03.00%
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	00.00%	20.99% F
Introductory Period	N/A	15 months	N/A
Grace Period	20 Days	N/A	N/A
Balance Transfer Fee	N/A	03.00%	N/A
Cash Advance Fee	N/A	N/A	03.00%
Minimum Fee	N/A	\$10	\$10
Maximum Fee	N/A	None	None

Rebate Description:

Rewards begin at 2,500 points for cash/merchandise and 25,000 points for air. Air rewards subject to maximum dollar value and special air arrangements require payment of additional points and a processing fee. Earn unlimited points. Earn 1 point per dollar of new net retail purchases charged to the card each month. Cash advances, including balance transfers, purchases of money orders or other cash equivalents, out-of-network payments made through the Bill Pay Choice® service, purchases made by or for a business or for a business purpose, and unauthorized/fraudulent transactions do not earn points. Points valid for 5 years.

Special Notes:

Transaction fee for the purchase of wire transfers from a non-financial institution: 3% of each such transaction (minimum \$10).

Bank of America WorldPoints Platinum Plus MasterCard®

PO Box 15020 Wilmington, DE 19850

Card issued by : Bank of America

Card Type : MasterCard

Card Class : Platinum

Card Category : Reward Points

Margin Index : N/A

Purchase APR : 09.99 - 19.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Late Payment Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause :

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	0.00%	20.99%
Introductory Period	N/A	12 months	N/A
Grace Period	N/A	03.00%	N/A
Balance Transfer Fee	N/A	\$10.00	\$10.00
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Receive a \$50 statement credit after qualifying transaction(s). Earn 1 point for every \$1 in net retail purchases. Rewards begin at 2,500 points. No limit to the number of points you can earn each year. Points do not expire for 5 years. Redeem your points for cash back, travel with no blackout dates, car rental and hotel rewards, brand name merchandise, or gift certificates. Ultimate Access rewards - an exclusive benefit of that gives you the ability to redeem for exclusive collectibles, memorable tailor-made experiences, unprecedented access to sports and entertainment personalities, access to marquee events, exclusive designer items, sports memorabilia, and once-in-a-lifetime experiences. Cash advances, balance transfers, purchases of money orders or other cash equivalents, out-of-network payments made through Bill Pay Choice, sm purchases made by or for a business or for a business purpose, and unauthorized/fraudulent transactions do not earn points.

**Rebate
Description:**

Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10). Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds. 0% intro period for cash advance checks/balance transfers for 12 months.

Special Notes:

Bank of America® Platinum Plus® Visa® Card**PO Box 15020 Wilmington, DE 19850****Card issued by :** Bank of America**Card Type :** Visa**Card Class :** Platinum**Card Category :** Low Intro Rate**Margin Index :** Prime + 02.99 - 12.99%**Purchase APR :** 07.99 - 17.99%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :** N/A**Maximum Credit Limit :** \$25,000**Annual Fee :** \$0.00**Over-the-Limit Fee :** \$15 - \$39 depending on the acct balance on the fee assessment date.**Late Payment Fee :** \$15 - \$39 depending on the acct balance on the fee assessment date.**Penalty/Default APR :** 28.99% F**Penalty/Default Trigger :** Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.**Maximum Default APR :** None**Universal Default Clause :** No**Foreign Currency Fee :** 03.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	0.00%	00.00% V
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	03.00% (after the intro offer)	N/A
Cash Advance Fee	N/A	N/A	03.00%
Minimum Fee		\$10.00	\$10.00
Maximum Fee		None	None
Rebate Description:	N/A		

Special Notes:

Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10). Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds.

**Bank of America® Student Platinum Plus® Visa®
Card**

555 California Street San Francisco, CA 94104

Card issued by : Bank of America

Card Type : Visa

Card Class : Platinum

Card Category : Student

Margin Index : Prime + 10.99%

Purchase APR : 15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$15 - \$35 depending on the acct balance on the fee assessment date.

Late Payment Fee : \$15 - \$35 depending on the acct balance on the fee assessment date.

Penalty/Default APR : N/A

Penalty/Default Trigger : Each time payment is late (i.e. not received by 5 p.m. on the due date), or the account is over the limit the penalty rate may be applied.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	N/A	None	20.99%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	\$75	None

Minimum Fee
Maximum Fee

Rebate Description: N/A

Must be a part-time or full-time student attending an accredited two-year or four-year college or university. Must also be at least 18 years of age and a U.S. citizen or permanent resident of the U.S. and earn a minimum of \$200 in monthly income after rent, tuition, utility, and food expenses are paid. No co-signer needed.

Special Notes: Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10). Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of August 11, 2007, will include fines and bail bonds.

**Bank of America® World MasterCard® with
WorldPoints®**

PO Box 15020 Wilmington, DE 19850**Card issued by :** FIA Card Services, N.A. for Bank of America**Card Type :** MasterCard**Card Class :** Classic/Standard**Card Category :** Reward Points**Margin Index :** N/A**Purchase APR :** 09.99%-19.99%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :****Maximum Credit Limit :****Annual Fee :** \$0**Over-the-Limit Fee :** \$0**Late Payment Fee :** \$15 - \$39 (None for signature accounts)**Penalty/Default APR :** 28.99%**Penalty/Default Trigger :****Maximum Default APR :****Universal Default Clause :** No**Foreign Currency Fee :** 03.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
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Introductory Rate	None	00.00%	24.99%
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Introductory	N/A	12 months	N/A
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Period	20 days	N/A	N/A
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Grace Period	N/A	03.00%	N/A
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Balance Transfer	N/A	N/A	03.00%
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Fee	N/A	\$10	\$10
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Cash Advance Fee	N/A	None	None
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Minimum Fee**Maximum Fee****Rebate****Description:**

Earn 1 Point for every dollar you spend in net retail purchases.§ Points are redeemable for cash, brand name merchandise, travel with no blackout dates, dining certificates and more.

Special Notes:

Bank of Smithtown College Visa® Card

One East Main Street Smithtown, NY 11787

Card issued by : Bank of Smithtown

Card Type : Visa

Card Class : Classic/Standard

Card Category : Student

Margin Index : Prime + 10.00%

Purchase APR : 15.00%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$39

Penalty/Default APR : Unknown

Penalty/Default Trigger : Failing to make a min. payment to any creditor when due; exceeding the credit limit; or making a payment that is dishonored for any reason.

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	20.40%
Introductory Period	6 months	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	None	\$15.00
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		

Special Notes: Able to put your favorite photo on the credit card. Chance to receive discounts with regular use.

Bank of Smithtown First AirMiles Rewards

One East Main Street Smithtown, NY 11787

Card issued by : Bank of Smithtown

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Libor +

Purchase APR : 16.58%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$35

Penalty/Default APR : up to 28.19%

Penalty/Default Trigger : Failing to make a min. payment to any creditor when due; exceeding the credit limit; or making a payment that is dishonored for any reason.

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	2.9%	2.9%	22.19%
Introductory Period	6 Months	6 months	N/A
Grace Period	20 Days	N/A	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	None	\$15
Minimum Fee	N/A	None	None
Maximum Fee			

**Rebate
Description:**

Earn 1.25 points for every \$1 in purchases. Earn 1,000 bonus points the first time you use your card. No annual point cap and No point expiration. Qualifying Credit Card Transactions does not incl. cash advances, balance transfers, convenience checks, fees of any kind, and other non-purchase transactions, or any transactions made at a time when the account is not in good standing.

Special Notes:

Bank of Smithtown Platinum Edition® Visa

One East Main Street Smithtown, NY 11787

Card issued by : Bank of Smithtown

Card Type : Visa

Card Class : Platinum

Card Category : Low Intro Rate

Margin Index : Libor +

Purchase APR : 13.32%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$35

Penalty/Default APR : 32.32%

Penalty/Default Trigger : APRs (incl. Intro Rates) may increase to a Penalty Rate due to failing to make a min. payment any creditor when due, exceeding the credit limit, or making a payment that is dishonored.

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3%

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	0%	0%	24.32%
Introductory Period	6 months	6 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Year-End Summary upon request. Travel Assistance & Travel Discounts available		

Bank of Smithtown Rewards Advantage Platinum

One East Main Street Smithtown, NY 11787

Card issued by : Bank of Smithtown

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : Libor +

Purchase APR : 15.82%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$35

Penalty/Default APR : 32.32%

Penalty/Default Trigger : Failing to make a min. payment to any creditor when due; exceeding the credit limit; or making a payment that is dishonored for any reason.

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3.00%

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	0%	0%	24.32%
Introductory Period	6 Months	6 months	N/A
Grace Period	20 Days	N/A	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Earn 1 reward point for every \$1 in purchases with the freedom. Earn 1,000 bonus points the first time you use your card. Annual point cap of 75,000 points and 5 year point expiration.

Rebate Description: Qualifying Credit Card Transactions does not incl. cash advances, balance transfers, convenience checks, fees of any kind, and other non-purchase transactions, or any transactions made at a time when the account is not in good standing.

Special Notes:

Barnes & Noble MasterCard®

Card issued by : Barclays Bank Delaware

Card Type : MasterCard

Card Class : Platinum

Card Category : Reward Points

Margin Index : Prime + 7.49 - 12.99%

Purchase APR : 11.99 - 17.49

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0.00

Over-the-Limit Fee : \$15 - \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 28.49 %

Penalty/Default Trigger : If your payment is received late, you fail to pay at least the minimum due, your payment is not honored by your bank, or your balance exceeds your credit card line.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 03.00%**States Available in : ALL**

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	00.00%	20.49 V
Introductory Period	N/A	6 months	N/A
Grace Period	20 Days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	\$5.00	\$10.00
Minimum Fee	N/A	\$50.00 (intro only)	None
Maximum Fee			

Rebate Description:

5% rebate, reflected as a credit on your credit card statement, on net purchases using your Barnes & Noble MasterCard at any Barnes & Noble, B. Dalton, Bookstop, Bookstar, Doubleday, Ink Newsstand, and Charlesbank stores ("Barnes & Noble Stores") or online at www.bn.com. Rebates will not apply to purchases of discounted Barnes & Noble Gift Cards. Cardmembers will be awarded one Reward Point for every \$1 in net purchases using your Barnes & Noble MasterCard at any location other than Barnes & Noble Stores or online at www.bn.com. Every time you accumulate 2,500 points, you will receive a \$25 Barnes & Noble Gift Card following the next billing statement. Gift Cards are valid only towards purchases at Barnes & Noble stores or online at www.bn.com. As a one-time bonus, you will receive a \$25 Gift Card following the first use of your Barnes & Noble MasterCard. The following transactions are excluded from "Purchases" and do not earn Reward Points: convenience checks, balance transfers, cash advances and credit card fees.

Special Notes:

Purchase of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers: 3% of the amount of the purchase, \$10 minimum, no maximum.

Bass Pro Shops® Outdoor Rewards Platinum Plus® Visa® Card

555 California Street San Francisco, CA 94104

Card issued by : FIA Card Services, NA. for Bank of America

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : 09.90 - 15.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$15 - \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 29.99% F

Penalty/Default Trigger : Each time your minimum payment is late (i. e., not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 03.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	00.00%	19.99% F
Introductory Period	N/A	12 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Earn Points for Free Bass Pro Shops merchandise. Earn 4% on every net retail purchase of Bass Pro Shops branded merchandise. Earn 2% on net retail purchases made in Bass Pro Shops retail stores, catalogs or at basspro.com.merchandise. Earn 1% on net retail purchases. Free \$25 Gift Card after qualifying use(s) of your new account. Help Conservation Efforts - With each card purchase, Bass Pro Shops and the National Fish and Wildlife Foundation will make a contribution to help conservation efforts, with a guaranteed yearly contribution as high as \$1.5 million, at no additional cost to you.

Rebate

Description:

Special Notes:

Transaction fee for the purchase of wire transfers from a non-financial institution: 3% of each such transaction (minimum \$10).

BB&T Visa® Platinum Card

200 West 2 Street Winston-Salem, NC 27101

Card issued by : BB&T

Card Type : Visa

Card Class : Platinum

Card Category : Low Intro Rate

Margin Index : Prime + 03.90%

Purchase APR : 08.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$35.00

Late Payment Fee : \$35.00

Penalty/Default APR : Unknown

Penalty/Default Trigger : Within a 6 mo. period: making payment late, but within 30 days of the due date twice, or making payment more than 30 days after the due date once, will increase all APRs incl. existing balances.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 2.00%**States Available in : ALL**

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	01.90% Fixed	00.00% Fixed	15.90%
Introductory Period	6 months	6 months	N/A
Grace Period	25 days	none	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$5.00
Minimum Fee			
Maximum Fee			

Rebate Description:

Optional BB&T TravelPoints available for an annual fee of \$29. \$19 with a qualified checking package. Membership fee is waived the 1st year. Earn 1 point for every \$1 charged. Earn 1,500 bonus points when you enroll. No blackout dates. Fly any U.S. based airline. 15,000 points: \$200 voucher for Hertz car rental. 20,000 points: \$250 Marriott Cheque valid at Marriott Hotels & Resorts, Courtyards, or Residence Inns worldwide. 25,000 points: a round-trip ticket to anywhere in the contiguous 48 states. 60,000 points: a round-trip ticket to Alaska, Hawaii, Mexico, Canada, or the Caribbean. 85,000 points: a round-trip ticket to Europe or Russia. 100,000 points: a round-trip ticket to Asia or the South Pacific. Cardholders may also choose to participate in the Visa Extras Program.

Special Notes: Preferred Pricing: No annual fee.

Beneficial Mutual Savings Bank Visa Platinum

1200 Chestnut Street Philadelphia, PA 19107

Card issued by : Beneficial Mutual Savings Bank

Card Type : Visa

Card Class : Platinum

Card Category : Regular

Margin Index :

Purchase APR : 7.99-21.99%

Finance Calculation Method : Unknown

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$39.00

Late Payment Fee : \$39.00

Penalty/Default APR : 24.99%

Penalty/Default Trigger : Unknown

Maximum Default APR : None

Universal Default Clause : Unknown

Foreign Currency Fee : Unknown

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	00.00%	21.99%
Introductory Period	N/A	6 Months	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	Unknown	\$10.00
Minimum Fee			None
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	None		

Bethpage FCU Visa Classic

899 South Oyster Bay Road Bethpage, NY 11714

Card issued by : Bethpage FCU
Card Type : Visa
Card Class : Classic/Standard
Card Category : Regular
Margin Index : Prime + 01.90 - 09.90%
Purchase APR : 06.90 - 14.90%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$0.00
Over-the-Limit Fee : \$10.00
Late Payment Fee : \$15.00
Penalty/Default APR : 16.90%
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : No
Foreign Currency Fee : 2%
States Available in : NY

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	06.90- 14.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	\$5.00
Minimum Fee			None
Maximum Fee			
Rebate Description:	N/A		

Special Notes: Must be a member to apply. Must live, work, worship or go to school in Nassau county or Suffolk county, (with the exception of the townships of East Hampton, Southampton, and Shelter Island), or have a member of your immediate family that is a member, in order to join.

Bethpage FCU Visa Platinum

899 South Oyster Bay Road Bethpage, NY 11714

Card issued by : Bethpage FCU

Card Type : Visa

Card Class : Platinum

Card Category : Regular

Margin Index : Prime + 01.90 - 9.90%

Purchase APR : 06.90- 14.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : \$35,000.00

Annual Fee : \$0.00

Over-the-Limit Fee : \$15.00

Late Payment Fee : \$10.00

Penalty/Default APR : 16.90%

Penalty/Default Trigger : Unknown

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : Unknown

States Available in : NY

Purchase Balance Transfer Cash Advance

Introductory Rate	None	None	06.90 - 14.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	None	None

Minimum Fee
Maximum Fee

Rebate Description: N/A

Special Notes: Must be a member to apply. Must live, work, worship or go to school in Nassau county or Suffolk county, (with the exception of the townships of East Hampton, Southampton, and Shelter Island), or have a member of your immediate family that is a member, in order to join.

Blue for Business®

C/O New Accounts PO Box 31514 Salt Lake City, UT 8413

Card issued by : American Express

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Business

Margin Index : Prime + 02.99 - 09.99

Purchase APR : 07.99 - 14.99% V

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$35

Late Payment Fee : \$19-\$38 depending on amount

Penalty/Default APR : 21.99%

Penalty/Default Trigger : If a payment of the Minimum Amount Due is not credited to your account by the Payment Due Date in any two billing periods, or seriously in default if (a) a payment of your Minimum Amount Due is not credited to your account by the Payment

Due Date in any three or more billing periods, (b) a payment of your Minimum Amount Due is not credited to your account by the Payment Due Date in any two consecutive billing periods, (c) a payment on your account is not honored by your bank or financial institution, or (d) you exceed any designated credit limit on your account three or more times.

Maximum Default APR : 26.99%

Universal Default Clause : No

Foreign Currency Fee : 01.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	07.99% Fixed	19.99%
Introductory Period	15 months 25 days	6 months None	N/A None
Grace Period	N/A	00.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	\$5 None

Minimum Fee

Maximum Fee

Rebate

Description:

Special Notes:

The standard purchase APR will be the Prime Rate + 2.99% - 9.99% Spread - your actual rate will depend on your credit rating and application review. A fixed APR of 4.99% for the life of balance, for balance transfers made during the first 45 days of membership.

Blue Sky from American Express®**40 Wall Street New York, NY 10005****Card issued by :** American Express**Card Type :** AmEx**Card Class :** Classic/Standard**Card Category :** Airline/Travel Rewards**Margin Index :** Prime + 04.99% - 09.99%**Purchase APR :** 9.99% - 14.99%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :****Maximum Credit Limit :****Annual Fee :** \$0**Over-the-Limit Fee :** \$35**Late Payment Fee :** \$19 - \$38 depending on the balance**Penalty/Default APR :** 17.99%

Penalty/Default Trigger : Min. not timely paid once, seriously default if min. not timely paid twice or more, account overlimit over three times, or payment is returned by your financial institution, in any portion of the 12-mo. period ending with the Closing Date of the current billing period.

Maximum Default APR : 26.99%**Universal Default Clause :** No**Foreign Currency Fee :** 02.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	02.99%	19.99%
Introductory Period	Up to 12 months	12 months	N/A
Grace Period	20 days	03.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	\$99	None
Minimum Fee	N/A		
Maximum Fee			

Rebate Description: Earn points on everything you buy with the Card. Redeem points for savings-up to \$100 off for every 7,500 points. Use the points for any airline, any hotel, any cruise or any car rental - no blackout dates, advance purchase requirements, hotel room restrictions, or travel restrictions.

Special Notes: Dishonored Check Fee: \$38. Wire Transfer Fee: \$15. Stop Payment Order Fee: \$29. Statement Copy Fee: \$5. Applicable Balance Transfer fees will apply to balances transferred after the introductory offer.

Borders 3-2-1 Platinum Visa Card

1111 Polaris Parkway Columbus, OH 43240

Card issued by : JP Morgan and Chase

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : Prime + 6.99 - 14.99%

Purchase APR : 11.99- 19.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : Up to 28.99%

Penalty/Default Trigger : Not receiving, for any payment owed on the card or any other account with Chase, at least the minimum payment due by the date and time due, exceeding the credit line on the card, or making payment not honored by your bank.

Maximum Default APR : 28.99%

Universal Default Clause : Yes

Foreign Currency Fee : 3.00%

States Available in : ALL

Purchase Balance Transfer Cash Advance

Introductory Rate	None	0%	20.99 - 24.99%
Introductory Period	N/A	6 months	N/A
Grace Period	20 days	none	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$99	None
Minimum Fee			
Maximum Fee			

Rebate Description:

Earn 1,000 points and receive a \$20 Borders gift card after your first purchase. You can also choose cash or from a variety of gift cards for hotels, restaurants, rental cars, home improvement centers and more. Ability to use your points for travel on most major airlines. No limit on the number of points that you can earn. Earn 3 points for every \$1 spent at Borders, Borders Express, Borders Outlet, Waldenbooks, and Brentanos store locations, Borders.com and Waldenbooks.com. Earn 2 points for every \$1 spent at retail establishments that classify their merchant location for Visa/MasterCard as Gas, Grocery, and Dining. Earn 1 point for every 1 dollar spent on all other net purchases. You do not earn points on balance transfers, cash advances, any checks that are used to access the account, overdraft protection advances, travelers checks, finance charges, unauthorized or fraudulent charges, or fees of any kind.

Special Notes:

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

BP Visa® card**PO Box 29620 Phoenix, AZ 85038**

Card issued by : Chase Bank, USA NA
Card Type : Visa
Card Class : Platinum
Card Category : Reward Points
Margin Index : Prime + 08.99 - 15.99%
Purchase APR : 13.99 - 20.99%
Finance Calculation Method : Average Daily Balance
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$0
Over-the-Limit Fee : \$39
Late Payment Fee : \$15-\$39 depending on the balance
Penalty/Default APR : 28.99%
Penalty/Default Trigger : Late twice in any six month period.
Maximum Default APR : None
Universal Default Clause : Yes
Foreign Currency Fee : 3%
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	0%	20.99 - 24.99%
Introductory Period	N/A	6 months	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$5	\$10
Minimum Fee	N/A	\$99	None
Maximum Fee			

Rebate

Description:

Earn a 5% rebate on every \$1 of net purchases made at BP locations. You will earn a 2% rebate on every \$1 of net purchases made at retail establishments that classify their merchant location for Visa/MasterCard as Dining (excluding retail establishments classified as Fast Food Restaurants), Airline, Auto Rental, or Lodging and a 1% rebate on every \$1 of all other net purchases (excluding purchases made at merchants where non-BP or non-Amoco fuel is sold. These purchases do not earn rebates.) You do not earn rebates on balance transfers, cash advances, any checks that are used to access your account, overdraft advances, travelers checks, interest, unauthorized or fraudulent charges, or fees of any kind. There is no maximum number of rebates that you can accumulate in the program.

Special Notes:

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

British Airways Visa® Signature Card

PO Box 8600 Wilmington, DE 19886

Card issued by : JP Morgan and Chase

Card Type : Visa

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : Prime + 8.99%

Purchase APR : 13.99%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$5,000.00

Maximum Credit Limit : N/A

Annual Fee : \$75.00

Over-the-Limit Fee : None for Signature; \$39.00 for Platinum

Late Payment Fee : \$15 - \$39 depending on the acct balance on the fee assessment date.

Penalty/Default APR : 28.99%

Penalty/Default Trigger : Not receiving, for any payment owed on

the card or any other account with Chase, at least the minimum payment due by the date and time due, exceeding the credit line on the card, or making payment not honored by your bank.

Maximum Default APR : None

Universal Default Clause : Yes

Foreign Currency Fee : 3%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	20.99%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	3%
Cash Advance Fee	N/A	\$5	\$10
Minimum Fee	N/A	\$99	None
Maximum Fee			

Rebate Description:

Receive 20,000 bonus BA Miles with your first purchase or balance transfer. Earn 2 BA Miles for every \$1 spent in purchases at British Airways. Earn 1 BA Mile for every \$1 spent on all other purchases. Receive a complimentary companion ticket. Cash advances, convenience checks, and transferred balances do not earn BA Miles. BA Miles are not earned on fees for products that protect or insure the balances of the account. BA Miles cannot be earned or redeemed on American Airlines? transatlantic flights.

Special Notes:

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

Bryn Mawr Trust Co Visa Classic

801 Lancaster Ave Bryn Mawr, PA 19010

Card issued by : Bryn Mawr Trust Co
Card Type : Visa
Card Class : Classic/Standard
Card Category : Low Rate
Margin Index : N/A
Purchase APR : 09.90%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$0.00
Over-the-Limit Fee : \$39.00
Late Payment Fee : \$39.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause :
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	09.90%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	Unknown	N/A
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	Unknown	\$10.00
Minimum Fee			\$75.00
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	None		

Bryn Mawr Trust Co Visa Platinum

801 Lancaster Ave Bryn Mawr, PA 19010

Card issued by : Bryn Mawr Trust Co
Card Type : Visa
Card Class : Platinum
Card Category : Low Rate
Margin Index : N/A
Purchase APR : 09.90%
Finance Calculation Method : Unknown
Minimum Credit Limit : N/A
Maximum Credit Limit : N/A
Annual Fee : \$0.00
Over-the-Limit Fee : \$39.00
Late Payment Fee : \$39.00
Penalty/Default APR : Unknown
Penalty/Default Trigger : Unknown
Maximum Default APR : None
Universal Default Clause : Unknown
Foreign Currency Fee : Unknown
States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	Unknown	Unknown	09.90%
Introductory Period	Unknown	Unknown	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	Unknown	N/A
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	Unknown	\$10.00
Minimum Fee			\$75.00
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	None		

BucksBack(SM) Platinum Edition® Visa Card®**1 First National Cir Omaha, NE 68102****Card issued by :** First National Bank of Omaha**Card Type :** Visa**Card Class :** Classic/Standard**Card Category :** Cash Back**Margin Index :** N/A**Purchase APR :** 14.99%-18.99%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :****Maximum Credit Limit :****Annual Fee :** \$0**Over-the-Limit Fee :** \$39**Late Payment Fee :** \$35-\$39**Penalty/Default APR :** Up to 29.24%**Penalty/Default Trigger :** Failing to make a min. payment when due; exceeding the credit limit; or making a payment that is dishonored for any reason.**Maximum Default APR :** 29.24%**Universal Default Clause :** Yes**Foreign Currency Fee :** 03.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	21.00%
Introductory Period	N/A	N/A	N/A
Grace Period	20 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			
Rebate Description:			
Special Notes:			

Capital One® Classic Platinum - Average-Limited Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Low Intro Rate

Margin Index : Prime + 09.90%

Purchase APR : 14.90%

Finance Calculation Method : Average daily balance

Minimum Credit Limit : \$300

Maximum Credit Limit : \$3,000

Annual Fee : \$19

Over-the-Limit Fee : \$19 - \$39 depending on balance

Late Payment Fee : \$15 - \$39 depending on balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If your payment is received late twice within any 12 billing periods.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90%
Introductory Period	until May 2009 25 days	None	N/A
Grace Period	N/A	00.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	\$10
Minimum Fee			None
Maximum Fee			

Rebate

Description:

Special Notes:

Capital One® No Hassle Cash for Students - Average-Limited Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One**Card Type :** Visa**Card Class :** Classic/Standard**Card Category :** Student**Margin Index :** Prime + 11.90**Purchase APR :** 16.90%**Finance Calculation Method :** Average daily balance**Minimum Credit Limit :** \$300**Maximum Credit Limit :** \$3,000**Annual Fee :** \$29**Over-the-Limit Fee :** \$19-\$39 depending on balance**Late Payment Fee :** \$15-\$39 depending on balance**Penalty/Default APR :** 24.90%**Penalty/Default Trigger :** If payment is received late (3 or more days after your payment due date) and if payment is received late twice within any 12 billing periods**Maximum Default APR :****Universal Default Clause :** No**Foreign Currency Fee :** 0.00%**States Available in :** All

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90%
Introductory Period	until May 2009 25 days	N/A None	N/A None
Grace Period	N/A	00.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00% \$10
Cash Advance Fee	N/A	N/A	None
Minimum Fee			
Maximum Fee			

Rebate Description: 25% annual bonus on cash earned during the year and 1% cash back on all purchases. No limit on the cash you can earn and cash rewards do not expire

Special Notes:

Capital One® No Hassle Cash(SM) for Students - Average-Limited Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : AmEx

Card Class : Classic/Standard

Card Category : Student

Margin Index : Prime + 11.90

Purchase APR : 16.90%

Finance Calculation Method : Average daily balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$29

Over-the-Limit Fee : \$19-\$39 depending on balance

Late Payment Fee : \$15-\$39 depending on balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If payment is received late (3 or more days after your payment due date) and if payment is received late twice within any 12 billing periods

Maximum Default APR : N/A

Universal Default Clause : No

Foreign Currency Fee : 0.00%

States Available in : ALL

Purchase	Balance Transfer	Cash Advance
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Introductory Rate	00.00%	None	22.90%
Introductory Period	until May 2009	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee			
Maximum Fee			
Rebate Description:			
Special Notes:			

Capital One® No Hassle Cash(SM) Rewards - Excellent Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Cash Back

Margin Index : 4.90%

Purchase APR : 9.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$20,000

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39

Penalty/Default APR : 24.90% V

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0.00%	0.00%	22.90%
Introductory Period	Until October 2009	Until October 2009	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A	N/A	
Maximum Fee			

Earn 1% cash back on net purchases (purchases minus any credits or returns). The following items will not earn cash or bonus cash: cash advances, transferred balances, any checks used to access your account, finance charges, fees of any kind, service charges, unauthorized charges and ATM transactions. You will be awarded an annual bonus equal to 25% of your prior years rewards earnings. Annual bonus period runs from November 1st of previous year to October 31st. The bonus will be applied to your rewards balance each year during the month of November and will appear on your statement within two billing cycles. Rewards do not expire, but if your account is closed, you will lose any cash you have not redeemed. There is no cap to the amount of cash you can earn on purchases. You can choose how you receive your cash back; options include: (1) upon request, (2) automatically at a set time each calendar year or (3) automatically when a specific threshold (\$25, \$50, \$100 or \$200) has been reached. You can get your cash any time you want by calling the Rewards Center toll free or going online to www.capitalone.com/cashrewards. To redeem your cash, your account must be open and in good standing, which means it is not past due, overlimit, fraudulent, restricted, part of a consumer credit counseling program or in a bankruptcy settlement.

**Rebate
Description:**

Special Notes:

For people with Excellent Credit. If you have excellent credit, all these statements are true for you: I have had a loan or credit card for at least 5 years; I have a credit card with a credit limit greater than \$10,000; I have NEVER been more than 60 days late on a credit card, medical bill or loan payment; I have never declared bankruptcy.

Capital One® No Hassle Cash(SM) Rewards - Good Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : MasterCard

Card Class : Classic/Standard

Card Category : Cash Back

Margin Index : Prime + 8.90

Purchase APR : 13.90%

Finance Calculation Method : Average daily balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$15-\$39 depending on balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR .

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

Purchase

**Balance
Transfer**

**Cash
Advance**

Introductory Rate	00.00%	None	22.90%
Introductory Period	Up to 12 months	N/A	N/A
Grace Period	25 days	N/A	N/A
Balance Transfer Fee	N/A	N/A	3.00%
Fee	N/A	N/A	\$10
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			

Rebate

Description:

Special Notes:

**Capital One® No Hassle CashSM Rewards -
Average - Limited Credit**

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Cash Back

Margin Index : Prime + 11.90%

Purchase APR : 16.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$300

Maximum Credit Limit : \$3,000

Annual Fee : \$29

Over-the-Limit Fee : \$19- \$39 depending on the balance

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If your payment is received late twice within any 12 billing periods.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : All

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90%
Introductory Period	Until February 2009	N/A	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			

Rebate Description: Every time you use the card, you earn 1% cash back on your net purchases (purchases minus any credits or returns). There is no cap to the amount of cash you can earn on purchases and rewards do not expire.

Special Notes: For applicants whose has average/limited credit history.

Capital One® No Hassle Miles(SM) Rewards - Good Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : MasterCard

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : Prime + 8.90

Purchase APR : 13.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$15,000

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR .

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	00.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	\$10
Minimum Fee	N/A		None
Maximum Fee			

Rebate Description: 1.25 miles for each dollar spent on purchases. Fly free faster with as few as 15,000 miles. There are no blackout dates and no seat restrictions.

Special Notes:

Capital One® No Hassle Miles(SM) Ultra for Professionals

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : MasterCard

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index :

Purchase APR : 9.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$30,000

Annual Fee : \$0

Over-the-Limit Fee : \$0

Late Payment Fee : \$15 - \$39 depending on amount

Penalty/Default APR : 25.15%

Penalty/Default Trigger : If your payment is received late (3 or more

days after your payment due date) twice within any 12 billing periods.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			

Rebate Description: 2 miles per dollar spent on all purchases. Fly free faster with as few as 15,000 miles. No blackout dates and no seat restrictions and no cap to the amount of miles you can earn on purchases.

Special Notes:

Capital One® No Hassle MilesSM Rewards - Excellent Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Airline/Travel Rewards

Margin Index : Prime + 4.90

Purchase APR : 9.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$20,000

Annual Fee : \$0

Over-the-Limit Fee : \$0

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR .

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	00.00%	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee	N/A		
Maximum Fee			

Rebate Description:

Earn 1.25 miles per dollar spent. Fly any airline. No blackout dates even during holidays. Redeem miles for Travel, Cash, Merchandise, Charitable Donations, or Gift Certificate Rewards. No limit on the miles you can earn.

Special Notes:

Excellent credit needed. Returned payment fee: \$39.

Capital One® No Hassle MilesSM Rewards for Travel and Gas - Excellent Credit

PO Box 26625 Richmond, VA 23261**Card issued by :** Capital One**Card Type :** Visa**Card Class :** Classic/Standard**Card Category :** Airline/Travel Rewards**Margin Index :** Prime + 4.90**Purchase APR :** 9.90%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :** \$500**Maximum Credit Limit :** \$20,000**Annual Fee :** \$0**Over-the-Limit Fee :** \$0**Late Payment Fee :** \$15 - \$39 depending on amount**Penalty/Default APR :** 24.90%**Penalty/Default Trigger :** If your payment is received late (3 or more days after your payment due date) twice within any 12 billing periods.**Maximum Default APR :****Universal Default Clause :** No**Foreign Currency Fee :** 00.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			

Rebate Description: Earn 3 miles per dollar spent on travel and gas purchases, and 1 mile per dollar on other purchases. Fly any airline, anytime, anywhere, with no blackout dates and no seat restrictions. No limit on the miles you can earn and rewards do not expire for the life of your account.

Special Notes:

Capital One® No Hassle PointsSM Rewards - Average - Limited Credit History

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : Prime + 11.90%

Purchase APR : 16.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$300

Maximum Credit Limit : \$3,000

Annual Fee : \$29

Over-the-Limit Fee : \$19- \$39 depending on balance

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If your payment is received late twice within any 12 billing periods.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : All

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90% V
Introductory Period	Until May 2009 25 days	N/A	N/A
Grace Period	N/A	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	\$10
Minimum Fee	N/A	N/A	None
Maximum Fee			

**Rebate
Description:**

5 points per dollar spent at gas stations, major grocery and drug stores. 1 point per dollar spent on all other purchases. There is no cap to the amount of points you can earn on purchases and points do not expire. Redeem points for merchandise, gift cards, or cash back.

Special Notes:

For applicants who are new to credit, have a limited credit history or whose credit needs improvement.

**Capital One® No Hassle PointsSM Rewards -
Excellent Credit**

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Reward Points

Margin Index : Prime + 4.90

Purchase APR : 9.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$20,000

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If your payment is received late (3 or more days after your payment due date) twice within any 12 billing periods.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

Purchase

**Balance
Transfer**

**Cash
Advance**

Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			

Rebate Description: 2 points per dollar spent at gas stations and major grocery and drug stores. 1 point per dollar spent on all other purchases. Redeem for merchandise, gift cards, or cash. Points do not expire for the life of your account and there is no limit to the number of points you can earn.

Special Notes: You need excellent credit to be approved for this card.

Capital One® Orbitz® Visa® - Avg-Limited Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : Prime + 17.90

Purchase APR : 22.90%

Finance Calculation Method : Average daily balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 0.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	22.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	N/A	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	N/A	None
Minimum Fee			
Maximum Fee			

Rebate Description: Earn 1 point per dollar on all net purchases and Orbitz.com bookings. Earn an additional 2 points per dollar spent on the following Orbitz.com bookings: air, hotel, vacation packages, attractions & services, and insurance.

Special Notes:

Capital One® Orbitz® Visa® - Excellent Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : 13.90% Fixed for 3 years

Finance Calculation Method : Average daily balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$0 - \$39 depending on the balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 0.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	22.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	N/A	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	N/A	None

Minimum Fee

Maximum Fee

Rebate

Description:

Special Notes:

Capital One® Orbitz® Visa® - Good Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index :

Purchase APR : 16.90% Fixed

Finance Calculation Method : Average daily balance

Minimum Credit Limit :

Maximum Credit Limit :

Annual Fee : \$0

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR.

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 0.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	22.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	N/A	None
Balance Transfer Fee	N/A	N/A	3.00%
Cash Advance Fee	N/A	N/A	\$10
Minimum Fee			None
Maximum Fee			

Rebate Description: Earn 1 point per dollar on all net purchases and Orbitz.com bookings. Earn an additional 2 points per dollar spent on the following Orbitz.com bookings: air, hotel, vacation packages, attractions & services, and insurance

Special Notes:

Capital One® Platinum - Good Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : MasterCard

Card Class : Platinum

Card Category : Regular

Margin Index : Prime + 7.90

Purchase APR : 12.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$500

Maximum Credit Limit : \$15,000

Annual Fee : None

Over-the-Limit Fee : \$39

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 25.15%

Penalty/Default Trigger : If your payment is received late (3 or more days after your payment due date) twice within any 12 billing periods.

Maximum Default APR :**Universal Default Clause :** No**Foreign Currency Fee :** 00.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A None	N/A None
Grace Period	25 days	N/A	N/A
Balance Transfer Fee	N/A	N/A	03.00% \$10
Cash Advance Fee	N/A	N/A	None
Minimum Fee	N/A		
Maximum Fee			
Rebate Description:	N/A		

Special Notes: For people with Above Average Credit. All these statements are true for you: I have had a loan or credit card for three years or more; I have had a credit card with a limit above \$5,000; I have not been more than 60 days late on any credit card, medical bill, or loan payment in the last year.

Capital One® Platinum Card: Prestige

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One**Card Type :** MasterCard**Card Class :** Platinum**Card Category :** Low Rate**Margin Index :** Prime + 3.90**Purchase APR :** 8.90%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :** \$500**Maximum Credit Limit :** \$20,000**Annual Fee :** \$0.00**Over-the-Limit Fee :** \$39

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 25.15%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR .

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	0%	None	22.90%
Introductory Period	Until October 2009	N/A	N/A
Grace Period	25 days	None	N/A
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	None	\$10.00
Minimum Fee	N/A		
Maximum Fee			
Rebate Description:	N/A		
Special Notes:	Excellent credit needed. This offer is available online only. Returned payment fee: \$29.		

Capital One® Platinum Max(SM)

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : Visa

Card Class : Platinum

Card Category : Low Rate

Margin Index : N/A

Purchase APR : 16.90% Fixed for three years

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$300.00

Maximum Credit Limit : \$2,500.00

Annual Fee : \$19

Over-the-Limit Fee : \$19 - \$39 depending on the balance

Late Payment Fee : \$15 - \$39 depending on the balance

Penalty/Default APR : 25.15%

Penalty/Default Trigger : If the account is 3 or more days past due twice within any 12 billing periods, the APRs may increase immediately to the Default APR .

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	None	None	16.90%
Introductory Period	N/A	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	None
Cash Advance Fee	N/A	N/A	N/A
Minimum Fee			
Maximum Fee			

Rebate

Description:

N/A

Special Notes:

Offers a long-term rate on purchases and balance transfers. Will not increase your rates for any reason for at least three years and will not increase your rates because you pay late or go over your credit limit. This card is for people with credit That Needs Some Improvement. (All these statements are true for you: I currently have or have had a U.S. loan or credit card; my credit limit on a current credit card, if any, is less than \$5,000; I may have been late on more than one credit card, medical bill, or loan payment in the last six months.) Returned payment fee: \$29.

Capital One® Standard Platinum - Average - Limited**PO Box 26625 Richmond, VA 23261****Card issued by :** Capital One**Card Type :** MasterCard**Card Class :** Classic/Standard**Card Category :** Airline/Travel Rewards**Margin Index :** Prime + 14.80%**Purchase APR :** 19.80%**Finance Calculation Method :** Average Daily Balance**Minimum Credit Limit :** \$300**Maximum Credit Limit :** \$3,000**Annual Fee :** \$0**Over-the-Limit Fee :** \$0-\$39 depending on balance**Late Payment Fee :** \$0-\$39 depending on balance**Penalty/Default APR :** 24.90%**Penalty/Default Trigger :** If payment is received late (3 or more days after your payment due date) and if payment is received late twice within any 12 billing periods**Maximum Default APR :****Universal Default Clause :** No**Foreign Currency Fee :** 0.00%**States Available in :** ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90%
Introductory Period	Until May 2009	N/A	N/A
Grace Period	25 days	None	None
Balance Transfer Fee	N/A	N/A	03.00%
Cash Advance Fee	N/A	N/A	None

Minimum Fee**Maximum Fee****Rebate****Description:****Special Notes:**

Capital One® Standard Platinum for Students - Average-Limited Credit

PO Box 26625 Richmond, VA 23261

Card issued by : Capital One

Card Type : MasterCard

Card Class : Platinum

Card Category : Student

Margin Index : Prime + 14.80%

Purchase APR : 19.80%

Finance Calculation Method : Average daily balance

Minimum Credit Limit : \$300

Maximum Credit Limit : \$3,000

Annual Fee : \$0

Over-the-Limit Fee : \$19-\$39 depending on balance

Late Payment Fee : \$15-\$39 depending on balance

Penalty/Default APR : 24.90%

Penalty/Default Trigger : If payment is received late (3 or more days after your payment due date) and if payment is received late twice within any 12 billing periods

Maximum Default APR :

Universal Default Clause : No

Foreign Currency Fee : 00.00%

States Available in : All

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	00.00%	None	22.90%
Introductory Period	until May 2009 25 days	N/A None	N/A None
Grace Period	N/A	None	N/A
Balance Transfer Fee	N/A	N/A	03.00% \$10
Cash Advance Fee	N/A	N/A	

Minimum Fee

Maximum Fee

Rebate

Description:

Special Notes:

Centennial Gold MasterCard

900 W Delaware Sioux Falls, SD 57117

Card issued by : First PREMIER Bank

Card Type : MasterCard

Card Class : Gold

Card Category : Poor/No Credit

Margin Index : N/A

Purchase APR : 09.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : \$250.00

Maximum Credit Limit : N/A

Annual Fee : \$48.00

Over-the-Limit Fee : \$29.00

Late Payment Fee : \$29.00

Penalty/Default APR : 19.90%

Penalty/Default Trigger : If the acct goes past the due date two times in any six month period or goes past the due date for two consecutive billing cycles.

Maximum Default APR : None

Universal Default Clause : Unknown

Foreign Currency Fee : 00.00%

States Available in : ALL

	Purchase	Balance Transfer	Cash Advance
Introductory Rate	N/A	N/A	19.90%
Introductory Period	N/A	N/A	N/A
	25 days	None	None
Grace Period	N/A	N/A	N/A
Balance Transfer Fee	N/A	N/A	03.00%
	N/A	None	\$5.00
Cash Advance Fee	N/A	None	None
Minimum Fee			
Maximum Fee			

Rebate

Description:

Reports monthly to 4 Major Credit Bureaus

Special Notes:

Account Set-up Fee: \$29.00 (one-time fee) -
Program Fee: \$95.00 (one-time fee) - Annual
Fee: \$48.00 - Participation Fee: \$72.00 Annually
- Additional Card Fee: \$20.00 Annually per card,
(if applicable). The Participation Fee of \$72.00
will be billed at \$6.00 per month. Credit Limit
Increase Fee: Each time your Account is eligible
and approved for a credit limit increase, a \$25.00
fee is imposed. Internet Access Fee: \$3.95

CFS Bank MasterCard

615 Merrick Ave Westbury, NY 11590

Card issued by : CFS Bank

Card Type : MasterCard

Card Class : Classic/Standard

Card Category : Airline/Travel Rewards

Margin Index : N/A

Purchase APR : 09.90 - 18.90%

Finance Calculation Method : Average Daily Balance

Minimum Credit Limit : N/A

Maximum Credit Limit : N/A

Annual Fee : \$0.00

Over-the-Limit Fee : \$20.00

Late Payment Fee : \$20.00

Penalty/Default APR : 21.00%

Penalty/Default Trigger : Failing to make the minimum payment
during two consecutive billing cycles.

Maximum Default APR : None

Universal Default Clause : No

Foreign Currency Fee : Unknown

States Available in : ALL

Purchase Balance Transfer Cash Advance

