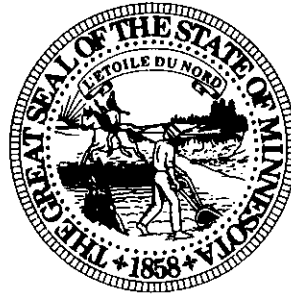


07 - 0372



State Treasurer's
Minnesota Consumer Credit Card Report
January 2003

CAROL C. JOHNSON
Treasurer of the State of Minnesota

January, 2003

I am pleased to present to you the twelfth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by the Office of the State Treasurer. This Report is in keeping with my interest in increasing consumer awareness in Minnesota. I hope it is helpful to you.

This Report has been designed to be useful to you by comparing terms of credit offered to residents in Minnesota, including interest rates, grace periods and annual/other fees. Some credit card issuers have developed additional incentives to solicit your business, such as merchandise discounts, loss protection and rebates. You need to decide if these are important to you.

The Report does not make judgments of "good" or "bad" credit cards. Your personal financial needs must be the basis of these judgments. For example, if you pay your charges in full each month you would have little concern for the interest rate charged on balances carried month to month. You would then want to look for cards that allow an adequate grace period or the lowest annual fee. On the other hand, if you carry a balance month to month, you would be more concerned with the interest rate charged.

Listings in this Report are separated by Minnesota-issued and non-Minnesota-issued cards. Cards issued by financial institutions are listed separately from those issued by retail businesses. I believe you will find the information most helpful by identifying them in this way.

This Report continues to be a popular tool in providing information and tips to help Minnesota consumers become more "credit wise." In the last four years as your State Treasurer, I am pleased to have served the citizens of Minnesota by providing this valuable public service.

I hope that you find the 2002 State Treasurer's Minnesota Consumer Credit Card Report useful. As with any public information tool, any suggestions to improve the Report, including information about credit cards that are not listed, would be appreciated.



Carol C. Johnson
Treasurer
State of Minnesota

The information presented in this REPORT is hereby certified to be a true and correct summary of data reported by companies issuing credit cards as of December 31, 2002.

HOW TO USE THIS REPORT TO SAVE MONEY

Use the chart below to determine how you use your credit card. Look at the far left column and decide which combination best describes your credit card practices. The columns to the right show which characteristics are most important to you: interest rate, grace period or annual fees.

<u>How Do You Use Your Credit Card</u>	<u>Interest Rate (APR)</u>	<u>Grace Period</u>	<u>Annual Fees</u>
Monthly Payments: Paid in Full Amount Charged: High, Medium or Low	Not as Important (No interest paid if there is a grace period)	Long as Possible (to avoid interest)	Low as Possible
Monthly Payments: Usually, but not always paid in full Amount Charged: Low	Somewhat Important	Very Important	Very Important
Monthly Payments: Usually, but not always paid in full Amount Charged: High with occasional high balances	Very Important	Somewhat Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: Low	Very Important	Not as Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: High with high balances	Most Important	Not as Important	Not as Important

Please Note:

The lowest interest rates are not always the most desirable.

High fees can be offset by low interest rates if your unpaid balances are high.

Grace periods help only if you pay your balance on time and in full each month.

FREQUENTLY ASKED QUESTIONS

1. **What if a credit card, which I already have, is not in the Report? What if I receive a credit card application from an issuer not listed in the Report?**

Under Minnesota Statutes 325G.415, creditors who distribute credit card applications must file a written report disclosing the data contained in this Report by December 31st of each year. Information from creditors who reported this data to the State Treasurer after the December 31st deadline can be found on the State Treasurer's website, www.treasurer.state.mn.us. It is possible that some issuers may not be included in this Report. You can help by letting the State Treasurer know of any credit cards not in the Report. The address and phone number is listed below.

2. **What if the interest rate or other terms of credit are different than those shown in this Report?**

The information in this report is current as of December 31, 2002. All credit card issuers are allowed to change their credit terms at any time. Therefore, you can expect that the actual terms offered in a credit card application sent to you may occasionally differ from those in this Report.

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

First: Contact the credit card issuer and discuss your concerns directly. Frequently your questions can be answered. For example, the creditor may offer many different kinds of cards and you were sent the wrong application. If your concerns are not adequately resolved, then

Second: Contact: Office of the Attorney General
Consumer Protection Division
1400 NCL Tower, 445 Minnesota Street
St. Paul, Minnesota 55101
(651) 296-3353

4. Where does the public go to see a copy of this Report? What if I want to obtain additional copies of this Report?

All public libraries have been provided with a copy of this Report. Most libraries have facilities to allow you to copy all or some of the Report. Permission is granted to make as many copies as needed.

Additional copies of this Report can be obtained by writing or calling:

Office of the State Treasurer, Attention: Credit Card Desk
303 Administration Building, St. Paul, Minnesota 55155
Telephone: (651) 296-7091; Fax: (651) 296-8615

You may also visit the State Treasurer's Web Site at: www.treasurer.state.mn.us. The report is located at: www.treasurer.state.mn.us/statrep/credcard/index.htm

5. I thought Minnesota law prohibited interest over 18% per year. Why do some credit cards have interest rates over 18%?

Minnesota law prohibits creditors located in Minnesota from charging over 18%. Out-of-state creditors may charge Minnesotans more than 18% per year. In addition, many Minnesota institutions offer credit cards, which are actually issued by out-of-state financial institutions. These credit cards are not subject to the 18% per year limitation even though they appear to be issued by a Minnesota institution.

6. How important is the amount I pay each month to the cost of using a Credit Card?

Two people charge \$1,000.00 each on their credit cards. Both have an APR of 18 percent. Person A wants to pay this debt in one year, making 12 even payments. Person B chooses to pay only the \$20 minimum required each month by the credit card. This details below show the costs to each of them:

	<u>Amount Charged</u>	<u>Monthly Payments</u>	<u>Months To Pay</u>	<u>Finance Charge</u>	<u>Total Money Paid</u>
Person A	\$1,000.00	\$91.68	12	\$100.16	\$1,100.16
Person B	\$1,000.00	\$20.00	93	\$860.00	\$1,860.00

7. Are the credit cards that offer rebates really saving me money?

One way of answering that question came in a Business Week magazine article that used the example of a typical spender who has an annual charge volume of \$2,200 and carries a balance of \$1,100. This person would pay \$233.15 in annual fee and interest charges and earn one-tenth of an airline ticket in a year. But with another card, a low-rate program with no rebates, the total cost would be only \$125.62. Someone who charges \$20,000 a year and pays off the balance in full would earn a free ticket, spend only \$50.00 on the annual fee, and pay no interest charges, for a net benefit of \$450.00, assuming a ticket costs \$500.00.

Minnesota Financial Institutions

Name of Institution	City	CardName	Annual	Exceed	Late	NSF if	Grace	Days	Notes
			Fee	APR	Limit	Payment			
			\$	%	% or \$	% or \$	\$		
Affinity Plus FCU	St. Paul	Visa Classic	0.00	13.92	15.00	10%	20.00	25	No grace on cash adv, 2% Cash adv fee
Affinity Plus FCU	St. Paul	Visa Gold	0.00	10.96	15.00	10%	20.00	25	No grace on cash adv, 2% Cash adv fee
Affinity Plus FCU	St. Paul	Visa Platinum	50.00	9.90	15.00	10%	20.00	25	No grace on cash adv, 2% Cash adv fee
Affinity Plus FCU	St. Paul	Visa Student	0.00	15.90	15.00	10%	20.00	25	No grace on cash adv, 2% Cash adv fee
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	15.00	15.00	.	25	No grace on cash adv, \$10 Ret Ck, \$15 Rpcmnt
Austin City Employees Credit Union	Austin	Visa Classic	0.00	9.90	25.00	15.00	.	25	No grace on cash adv, Rpcmnt \$5
Central Minnesota Federal Credit Un	Melrose	Visa Classic A	10.00	11.90	15.00	5%	.	25	Late Pmt Fee \$10-\$50
Central Minnesota Federal Credit Un	Melrose	Visa Classic B	0.00	13.90	15.00	5%	.	25	Late Pmt Fee \$10-\$50
Central Minnesota Federal Credit Un	Melrose	Visa Platinum	0.00	9.90	15.00	5%	.	25	Late Pmt Fee \$10-\$50
City & County Employees Credit Un.	St. Paul	Visa Classic	10.00	13.00	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5
City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	10.90	25.00	10.00	18.00	25	Min 3% of bal due, Doc Copy \$5,
City-County Federal Credit Union	Brooklyn Center	Visa Classic	0.00	15.85	15.00	20.00	22.00	25	\$3 Rpcmnt, Intro Rate 8.9%, Late pen rates 18%
City-County Federal Credit Union	Brooklyn Center	Visa Gold	0.00	13.92	15.00	20.00	22.00	25	\$3 Rpcmnt, Intro Rate 7.9%, Late pen rates 16.92%
City-County Federal Credit Union	Brooklyn Center	Visa Platinum	0.00	9.90	15.00	20.00	22.00	25	\$3 Rpcmnt, Late pen rates 15.92%
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	10.90	10.00	10.00	10.00	25	Var Prime + 6.5%, \$5 Receipt copy, \$2 Stmt copy
Eastwood Bank - Rochester	Rochester	Visa Business	0.00	14.90	25.00	25.00	25.00	25	ATM cash adv \$5, No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Classic	0.00	13.90	25.00	25.00	25.00	25	ATM cash adv \$5, No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Gold	0.00	11.90	25.00	25.00	25.00	25	ATM cash adv \$5, No grace on cash adv
Electrus Federal Credit Union	Brooklyn Center	Visa	0.00	11.90	15.00	15.00	15.00	25	Rpcmnt card 5\$, No grace on cash adv
Federated Employees Credit Union	Owatonna	Visa	0.00	12.90	0.00	15.00	15.00	25	\$25 Min pmt, No grace on cash adv
First Community Credit Union	Columbia Heights	Visa Classic	0.00	12.90	0.00	10.00	.	25	APR 17.9% on delinquent acc, No grace on cash adv
First Community Credit Union	Columbia Heights	Visa Platinum	0.00	9.90	0.00	10.00	.	25	APR 12.9% on delinquent acc, No grace on cash adv
First Minnesota Bank, N.A.	Minnetonka	FM Business Card	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, Stmtnt copy \$10, Cash adv \$2
First Minnesota Bank, N.A.	Minnetonka	FM Classic Visa	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, 5.9% 6 Mo intro rate
First Minnesota Bank, N.A.	Minnetonka	FM Gold Card	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, 5.9% 6 Mo intro rate
First National Bank Montevideo	Montevideo	Visa Classic	0.00	14.25	15.00	5%	.	25	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Classic	20.00	11.25	15.00	5%	.	25	Var US Bank Prime +6.5%-Max 18%, Min Pmt \$25

Minnesota Financial Institutions

First National Bank Montevideo	Montevideo	Visa Gold	0.00	14.25	15.00	5%	-	25	Var US Bank Prime +9.5% Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Gold	20.00	11.25	15.00	5%	-	25	Var US Bank Prime +6.9% Max 18%, \$2.50 cash adv
First National Bank Montevideo	Montevideo	Visa Platinum	0.00	8.25V	15.00	5%	-	25	Var US Bank Prime +3.5% Max 18%, \$2.50 cash adv
First National Bank of Cold Spring	Cold Spring	Visa Classic	0.00	15.90	5.00	5.00	-	25	2% cash adv fee, No grace on cash adv
First National Bank of Cold Spring	Cold Spring	Visa Gold	0.00	14.90	5.00	5.00	-	25	2% cash adv fee, No grace on cash adv
First National Bank of Milaca	Milaca	Visa Classic	0.00	16.80	20.00	10.00	20.00	25	Commercial accounts to be paid in full each stmt
First National Bank of the North	Sandstone	Visa	0.00	12.50	0.00	0.00	-	25	-
First State Bank of Wabasha	Wabasha	MasterCard	0.00	14.50	0.00	0.00	-	25	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	MasterCard Gold	0.00	14.50	0.00	0.00	-	25	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa	0.00	14.50	0.00	0.00	-	25	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa Gold	0.00	14.50	0.00	0.00	-	25	Min pmt 3% of balance, No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa	0.00	14.88	5.00	5.00	-	25	No grace on cash adv, Bus. acct bal due each mo.
Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	5.00	0.00	10.00	25	\$10 Doc copy, \$5 Card rpclmnt/new card
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0.00	12.90	20.00	20.00	-	25	Min Pmt 3% or \$30
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	20.00	20.00	-	25	Min Pmt 2% or \$30
Freeport State Bank	Freeport	Visa Classic	0.00	12.75	20.00	20.00	-	25	-
Freeport State Bank	Freeport	Visa Gold	0.00	12.75	20.00	20.00	-	25	-
General Mills Federal Credit Union	Minnetonka	Visa Classic	0.00	9.90	20.00	20.00	-	25	No grace on cash adv
General Mills Federal Credit Union	Minnetonka	Visa Platinum	0.00	9.90	20.00	20.00	-	25	No grace on cash adv
Glenwood State Bank	Glenwood	MasterCard	0.00	14.90	15.00	10.00	-	25	Payment due if bal under \$20, No grace on cash adv
Glenwood State Bank	Glenwood	Visa	0.00	14.90	15.00	10.00	-	25	Payment due if under \$20, No grace on cash adv
Glenwood State Bank	Glenwood	Visa Gold	0.00	14.90	15.00	10.00	-	25	Payment due if under \$20, No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Business	40.00	15.48	25.00	2%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Great River Federal Credit Union	St. Cloud	Visa Classic	0.00	12.90	10.00	10.00	-	25	Min pmt \$20 or 3%, No grace on cash adv
Greater Minnesota Credit Union	Mora	Visa	0.00	13.50	20.00	20.00	-	25	No grace on cash adv
Hardwick State Bank	Hardwick	Visa	0.00	14.76	0.00	5.00	-	25	No grace on cash adv, \$1 Cash adv fee
Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Classic	0.00	11.96	10.00	10.00	15.00	25	Min pmt \$10, \$10 Rpclmnt

Out-of-State Financial Institutions

Superior Community Credit Union	Superior	WI	Visa	0.00	10.10V	0.00	2.00	.	25	Var 26 week T-Bill +8.5%, \$1.25/ATM trans
Superior Community Credit Union	Superior	WI	Visa Gold	0.00	9.90	10.00	10.00	15.00	25	\$1.25 ATM trans fee, No grace on cash adv
Tech Federal Credit Unions	Crown Point	IN	Visa Classic	5.00	13.90	20.00	16.00	.	25	17.9% cash adv, 2% Cash adv fee, No grace on cash
Tech Federal Credit Unions	Crown Point	IN	Visa Gold	0.00	9.90	20.00	16.00	.	25	13.95% cash adv, 2% Cash adv fee, No grace on cash
Tech Federal Credit Unions	Crown Point	IN	Visa Share Secured	0.00	8.88	20.00	16.00	.	25	2% cash adv fee, No grace on cash
Temco Employees Federal Credit Un.	North East	PA	Visa	0.00	12.90V	10.00	10.00	.	25	Rate set by internal board, No grace on cash adv
Thrivent Financial Bank	Appleton	WI	MasterCard Classic	0.00	7.50V	25.00	25.00	25.00	25	Cr. Purchase prime+7.5%, Cash adv prime+11.5%
Thrivent Financial Bank	Appleton	WI	Visa Classic	0.00	11.00V	25.00	25.00	25.00	25	Cr. Purchase prime+11%, Cash adv prime+15%
Thrivent Financial Bank	Appleton	WI	Visa Gold Reward	0.00	9.00V	25.00	25.00	25.00	25	Cr. Purchase prime+9%, Cash adv prime+13%
Thrivent Financial Bank	Appleton	WI	Visa Platinum	0.00	7.50V	25.00	25.00	25.00	25	Cr. Purchase prime+7.5%, Cash adv prime+11.5%
United Savings Credit Union	Fargo	ND	Visa1	0.00	7.00	25.00	10.00	.	25	No grace on cash adv
United Savings Credit Union	Fargo	ND	Visa2	0.00	9.25	25.00	10.00	.	25	No grace on cash adv
United Savings Credit Union	Fargo	ND	Visa3	0.00	12.00	25.00	10.00	.	25	No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Classic	0.00	14.92	20.00	20.00	25.00	25	No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Platinum	0.00	8.92	20.00	20.00	25.00	25	No grace on cash adv, Cash adv rate 14.92%
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Classic	0.00	8.15V	20.00	20.00	10.00	25	Var WSJ Prime + 3.4%, \$2 ATM fee, \$5 Rpclmnt
University of Nebraska Fed. Cr Un	Lincoln	NE	Visa Gold	0.00	8.15V	20.00	20.00	10.00	25	Var WSJ Prime + 3.4%, \$2 ATM fee, \$5 card Rpclmnt
US Airways Federal Credit Union	Moon Township	PA	Visa Classic	0.00	10.00	0.00	20.00	20.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Moon Township	PA	Visa Gold	0.00	8.50	0.00	20.00	20.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Moon Township	PA	Visa Platinum	0.00	8.00	0.00	20.00	20.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Postal Service Federal CU	Clinton	MD	Visa Classic	0.00	10.99	25.00	25.00	28.00	25	Risk base rate 10.99-18%, No grace on cash adv
US Postal Service Federal CU	Clinton	MD	Visa Platinum	0.00	9.90	25.00	25.00	28.00	25	No grace on cash adv
USX Federal Credit Union	Cranberry Township	PA	Visa Classic	0.00	10.25V	25.00	25.00	25.00	25	Var WSJ Prime + 6%, \$5.50 Draft copy
USX Federal Credit Union	Cranberry Township	PA	Visa Classic-Busi	50.00	18.00	25.00	25.00	25.00	25	\$5.5 Doc copy, No grace on cash adv
USX Federal Credit Union	Cranberry Township	PA	Visa Gold	0.00	9.90	25.00	25.00	25.00	25	No grace on cash adv, \$5.50 Draft copy
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Secure	30.00	24.00	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	16.90	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	30.00	21.60	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	20.00	18.00	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Classic	25.00	19.80	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	30.00	21.60	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	13.90	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	15.90	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	16.90	28.00	33.00	28.00	25	Cash adv fee \$5, No grace on cash adv

Out-of-State Financial Institutions

Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	20.00	18.00	28.00	33.00	28.00	25	Cash adv fee \$5. No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Gold	25.00	19.80	28.00	33.00	28.00	25	Cash adv fee \$5. No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa NowLine	0-125	8.90	28.00	33.00	28.00	25	Risk base rates of 8.9%-19.8%. Real estate secured
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	30.00	14.60V	28.00	33.00	28.00	25	Var rate = Prime + 14.6%
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	25.00	12.80V	28.00	33.00	28.00	25	Var rate = Prime + 12.8%
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	25.00	10.50V	28.00	33.00	28.00	25	Var rate = Prime + 10.5%
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	20.00	9.90V	28.00	33.00	28.00	25	Var rate = Prime + 9.9%
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	20.00	8.90V	28.00	33.00	28.00	25	Var rate = Prime + 8.9%
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Variable Rate	20.00	6.90V	28.00	33.00	28.00	25	Var rate = Prime + 6.9%
Wells Fargo Financial-Fargo	Fargo	ND	Preferred Customer	0.00	18.00	0.00	0.00	-	-	For use by Arvid Benson customers only
Willis Corroon Credit Union	Nashville	TN	MasterCard	0.00	12.00	20.00	20.00	-	25	No grace on cash adv
Woodmen Federal Credit Union	Omaha	NE	Visa	0.00	14.90	10.00	10.00	-	25	No grace on cash adv
Yellowstone Teachers Credit Union	Billings	MT	Yellowstone TCU-Vi	0.00	12.00	20.00	20.00	-	25	No grace on cash adv

Retailers

Name of Institution	City	State	CardName	Annual	Exceed	Late Payment	NSF if	Grace	Notes	
				Fee	APR	Limit	Payment			Reported
				\$	%	% or \$	% or \$	\$	Days	
Bachmans Inc	Minneapolis	MN	Bachman's	0.00	18.00	0.00	10.00	20.00	30	Balance on commercial accounts due in full
Kordel, Inc.	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
L. J. Norby Co.	Detroit Lakes	MN	Norby's Shopping C	0.00	18.00	0.00	0.00	-	-	In-house card used exclusively at Norby's
Marathon Ashland Petroleum LLC	Fridley	OH	Marathon Commercia	0.00	16.00	0.00	\$10	25.00	25	Reprint \$2
Marathon Ashland Petroleum LLC	Fridley	OH	Marathon Permier	25.00	16.00	0.00	10.00	25.00	25	Reprint \$2
Marathon Ashland Petroleum LLC	Fridley	OH	Marathon Regular	0.00	16.00	0.00	10.00	25.00	25	Reprint \$2
Monogram Credit Card Bank of GA	Stamford	CT	American Eagle	0.00	16.51V	0.00	23.00	10.00	26	Var WSJ Prime + 10.71%
Monogram Credit Card Bank of GA	Stamford	CT	Banana Republic	0.00	17.8V	0.00	20.00	20.00	26	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Brooks Brothers	0.00	21.6V	0.00	20.00	15.00	26	Var WSJ Prime + 13.10%
Monogram Credit Card Bank of GA	Stamford	CT	Disney	0.00	20.8V	0.00	25.00	15.00	26	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Ethan Allen	0.00	17.52	0.00	15.00	15.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Exxon	0.00	22.4V	0.00	15.00	15.00	26	Var WSJ Prime + 13.9%
Monogram Credit Card Bank of GA	Stamford	CT	Gap	0.00	17.8V	0.00	20.00	20.00	-	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	GECAF	0.00	21.98V	0.00	29.00	29.00	-	Var WSJ Prime + 14.73%
Monogram Credit Card Bank of GA	Stamford	CT	Home Depot	0.00	21.00	0.00	20.00	20.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Home Design	0.00	21.98V	0.00	29.00	29.00	-	Var WSJ Prime + 14.73%
Monogram Credit Card Bank of GA	Stamford	CT	Home Shopping Net	0.00	22.65V	0.00	25.00	15.00	26	Var WSJ Prime + 14.15%
Monogram Credit Card Bank of GA	Stamford	CT	JC Penny	0.00	21.00	0.00	25.00	20.00	25	-
Monogram Credit Card Bank of GA	Stamford	CT	Linnens N Things	0.00	17.35V	0.00	25.00	25.00	25	WSJ Prime + 12.6%
Monogram Credit Card Bank of GA	Stamford	CT	Lowe's	0.00	21.00	0.00	20.00	20.00	26	-
Monogram Credit Card Bank of GA	Stamford	CT	Men's Warehouse	0.00	22.8V	0.00	20.00	20.00	26	Var WSJ Prime + 14.3%
Monogram Credit Card Bank of GA	Stamford	CT	Old Navy	0.00	17.8V	0.00	20.00	20.00	-	Var WSJ Prime + 12.3%
Monogram Credit Card Bank of GA	Stamford	CT	Sam's Club	0.00	21.4V	0.00	25.00	20.00	26	Var WSJ Prime + 12.9%
Monogram Credit Card Bank of GA	Stamford	CT	Shaw Carpet	0.00	21.85V	0.00	29.00	29.00	26	Var WSJ Prime + 15.6%
Monogram Credit Card Bank of GA	Stamford	CT	Wal-Mart	0.00	19.99V	0.00	25.00	25.00	-	Var WJS prime + 4.34-12.24 per account type
Scheels	Fargo	MN	Scheels	0.00	18.00	0.00	0.00	-	25	-
Scheels All Sports Inc	Fargo	ND	Scheels All Sport	0.00	18.00	0.00	0.00	-	25	In-house store card for Scheels purchases only
Slumberland - Bemidji	Bemidji	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Eveleth	Eveleth	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Slumberland - Fergus Falls	Fergus Falls	MN	Preferred Customer	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle

Retailers

Slumberland - Grand Rapids	Grand Rapids	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	Finance charges from close of billing cycle
Slumberland - Hibbing	Hibbing	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	Finance charges from close of billing cycle
Slumberland - International Falls	International Fall	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	Finance charges from close of billing cycle
Slumberland - Thief River Falls	Thief River Falls	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	Finance charges from close of billing cycle
South St. Paul Automotive Specialis	South St. Paul	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	Finance charges from close of billing cycle
Speedway Super America LLC	Enon	OH	Speedway SA	0.00	15.00	0.00	15%	25.00	25	.
Speedway Super America LLC	Enon	OH	SuperFleet	0.00	15.00	0.00	0.00	20.00	.	Commercial accounts payable upon receipt
T.R. Jewelers	Minneapolis	MN	Preferred Customer	0.00	18.00	0.00	5%	.	.	.

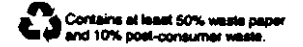
This report will be made available in alternative format upon request.

Deaf/Hard of Hearing/Speech Impaired only

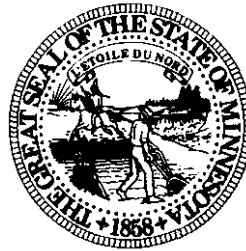
Use Minnesota Relay Service - TDD - Request Office of State Treasurer at 296-7091

Twin Cities Metro Area 297-5353

Outside Twin Cities Metro Area 1-800-627-5329



Carol C. Johnson
Treasurer
State of Minnesota
303 Administration Building
50 Sherburne Avenue
St. Paul, Minnesota 55155



Bulk Rate
U. S. Postage
Paid
Permit #171
St. Paul, Mn