

FORWARD

January, 2010

This is the nineteenth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by Minnesota Management and Budget, Treasury Division. This report is required by Minnesota Statutes 325G.415 and is intended to assist in increasing consumer awareness in Minnesota.

This report has been designed to be useful 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. You may 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."

The information presented in this REPORT is certified to be a true and correct summary of data reported by companies issuing credit cards as of December 31, 2009.

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

What if a credit card, which I already have, is not on 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. It is possible that some credit card issuers may not be included because they failed to file the required report. Creditors who wish to comply with the law should contact the Treasury Division at (651) 201-8091 in order to be included in future editions of the Minnesota Consumer Credit Card Report.

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, 2009. 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.

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

- 1st: 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

- 2nd: Contact the Office of the Attorney General's Consumer Protection Division, 1400 NCL Tower, 445 Minnesota Street, Saint Paul, Minnesota 55101. By telephone at (651) 296-3353 or (800) 657-3787. By e-mail: attorney.general@state.mn.us

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.

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 chart shows 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

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.

FIRST:

HOW TO GET CREDIT

On your first try to get a credit card you might be frustrated. If you have never used credit before, some creditors may turn you down. You need to prove you are "credit-worthy." Here's how to become credit-worthy:

- Open a checking account or a savings account in your name. This will show how you manage your money.
- Apply for a department store credit card. Repaying credit card bills on time helps you get a good credit history.
- If you do not qualify on your own, ask someone to "co-sign" your application (this means they will be responsible if you do not pay back the money you owe).

How Creditors Make Decisions About You

Creditors will look at you and your finances and decide whether, or not, to give you a credit card. Today, creditors assess the creditworthiness of potential credit card customers much more thoroughly than they have in the past five years, evaluating household income, debt levels, number of credit cards now held by the consumer and how much credit is available on them. It is important to note that the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants' income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law for the creditor is the Federal Trade Commission, Office of Equal Credit Opportunity, Washington, DC 20580.

Your Credit Report

A potential creditor may look at your "credit history." This is information they get from a "credit reporting agency" or "credit bureau." This information is called your "credit report" or "credit history." It is a file with computerized information about the payments you have made on credit cards, car loans or other types of credit.

Federal law gives you the right to know what your credit report says. The credit bureau must help you understand your credit report. There is no fee for this help if you contact the credit bureau within 30 days after you are turned down for credit, employment, or insurance because of information in your credit report.

Accurate negative information generally can be reported for seven years, but there are exceptions:

- Bankruptcy information can be reported for 10 years; however, a bankruptcy filing could effect your credit for a lifetime;
- Information reported because of an application for a job with a salary of more than \$20,000 has no time limitation;
- Information reported because of an application for more than \$50,000 worth of credit or life insurance has no time limitation;
- Information concerning a lawsuit or a judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer; and
- Default information concerning U.S. Government insured or guaranteed student loans can be reported for seven years after certain guarantor actions.

Be sure your credit record is complete and correct. Mistakes on your credit record can hurt you. If you find wrong information, you can ask to have it corrected. If you find a mistake, write to the credit bureau and explain to them the problem. The credit bureau will investigate your complaint and report back to you. The credit bureau should not charge a fee for this service. If you are not satisfied with the results of the investigation, you may send a brief letter to the credit bureau to keep in your file. In the letter, explain why you think the record is wrong. The credit bureau must include your letter with your report in the future.

How to Get Your Credit Report

If you would like to see your credit report, contact one of the three national credit reporting agencies listed below. Each of these credit bureaus may keep a credit file on you. Your request will need to include your name, address, previous address, and Social Security number. Remember, you are entitled to receive the report free if you were turned down for credit because of the report. There may be a fee charged if a credit report is requested and there has not been a denial of credit.

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

Trans Union
P.O. Box 1000
Chester, PA 19022
(800) 916-8800

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

If You Are Turned Down for Credit

The law says you must be told whether you are approved for credit or not. A creditor has 30 days to tell you, in writing, if you are denied credit. If you are denied credit, find out why.

NOW THAT YOU'VE GOT CREDIT: HOW TO USE IT WISELY

Consumers should accept only as much credit as they can comfortably handle and should use it sparingly. Some personal financial experts recommend that monthly consumer debt payments -- including credit cards and auto loans, but excluding rent or mortgage payments -- should not exceed 12 percent of the consumer's monthly take-home pay.

Using Credit Cards

- Shop around for cards. By referencing the chart found earlier in this report, "How to Use This Report to Save Money", you will be able to determine the best card to suit your needs, depending on how you use your credit card. For instance, if you pay off your balance every month, you may settle for a low annual fee and high interest rate. If you carry a balance, you may want to exchange a high annual fee for a low interest rate. If you choose to use credit, try to pay it off each month. That way, you're getting an interest-free loan.
- Don't be swayed by impulse buying and don't charge more than you can afford. Go home and think about it before putting more debt on a credit card.
- Make a realistic budget and stick to it.
- Pay off creditors who can take the quickest action to hurt you, not those who are calling you the most often. First pay for necessities like utilities and rent or mortgage.

Credit Warning Signs

- Paying only the minimum payment month after month.
- Being out of cash constantly.
- Being late making crucial payments, such as rent or mortgage.
- Borrowing from one lender or credit card to pay another.

Be Smart With Credit Card Issuers

(from an article by Linda Stern, personal finance writer for Reuters)

The bottom line today for companies who issue credit cards to consumers is to make sure they profit from the use of their card. It's not on their agenda to keep you from spending more than you should, or to encourage you to pay low rates instead of high ones, or to teach you to avoid the behavior that will cause you to pay more than you have to. Learn to be similarly selfish, to ensure that you keep your good credit. Be especially aware of the following three "traps" that many credit card companies are setting for their cardholders today:

- The “you don’t have time to pay on time” trap. At one time, consumers had a month to make a payment. Not anymore. Some bills arrive a week or more after their closing date and within two weeks of their due dates. With stories of credit card issuers taking as long as a week to post a payment, you pretty much have to open the bill when it comes in, write your check and hustle over to the post office. And it’s worth hustling: In today’s environment, one late payment can cost you a \$30 late fee and push you into punitive interest rate territory, levying your annual interest rate over 20 percent. And, don’t expect your credit card issuer to waive the late fee; that’s happening with less frequency, too.
- The “credit punity” trap. A national credit research company has reported that credit card issuers are checking credit reports monthly and slapping punitive rates on customers who fall behind on any of their cards. This research company found that several major card issuers have indicated they may bump interest rates as high as 23.9 percent for customers who are 30 days or more overdue on any card payments. By the way, fall behind on a department store card and you’ll pay more for your credit cards, too.
- The “convenience check” low balance trap. These are the checks that come to you in the mail and encourage you to transfer balances or put money in your pocket -- “for anything you want” -- by simply writing these checks against your credit. Their low temporary rates look tempting, some as low as 3.99 percent, but buried in the fine print is usually some separate “transaction” fee that runs as high as 3 percent of the amount of the check and is posted immediately. Not only does this double your annual interest rate, it may also compound it indefinitely if you carry a balance on the card.

What’s the moral of this story? Not that your credit card issuer is or should be your friend; it’s not their job to save you from yourself. That’s your job. And with the current, aggressive credit card marketing climate, your job is getting harder and harder. Trust no one, read all that annoying small print, don’t borrow more than you should, and pay your bills on time.

Help If You Can't Pay Your Bills

Finally, if you’ve become overwhelmed; if you’ve spent too much, lost your job or become sick, making it hard to pay your bills on time, you can get help. A case in point is a couple in North Carolina who owed \$25,000 in credit card debt -- on a combined annual income of about \$30,000. Creditors were closing in, and the couple feared they would have to file for bankruptcy, which was not an option they wanted to take. But, there was another option available to them. They went to their local Consumer Credit Counseling Service, a nonprofit agency that helped them negotiate a repayment plan with their creditors. They are now paying \$500 a month and hope to be debt-free in 5 years. These organizations, which were formed to counsel consumers who are in debt, can also, as with the North Carolina couple, talk to the companies where consumers owe money to arrange a payment plan. To find a credit or debt counselor, look in the yellow pages under “Credit & Debt Counseling.” Also, some schools, military bases, credit unions and housing authorities offer credit counseling too. Some, but not all will charge a fee for this service.

NEED MORE INFORMATION??

Contact the Minnesota Attorney General's Consumer Protection office at 1400 NCL Tower, 445 Minnesota Street, St. Paul, MN 55101; (651) 296-3353, or (800) 657-3787; on the Internet at www.ag.state.mn.us/.

The Board of Governors of the Federal Reserve System have two free publications entitled: "Consumer Handbook to Credit Protection Laws" and "SHOP...The Card You Pick Could Save You Money." Request your free copy(s) from the Board of Governors Publication Services, MS-127, Washington, DC 20551.

The Consumer Information Center, organized under the U.S. General Services Administration publishes The Consumer Information Catalog listing titles, descriptions, and ordering information for the more than 200 free and low-cost publications. Revised and published quarterly, the Catalog brings together publications from more than 40 agencies, providing the public with one convenient source for federal consumer information. Consumers can get a free catalog by requesting one online at www.pueblo.gsa.gov/ or, call toll-free 1 (888) 8 PUEBLO (that's 1 (888) 878-3256).

The Federal Trade Commission publishes many excellent fact sheets on consumer credit rights. To request publications, write to them at 6th and Pennsylvania Avenue NW, Washington, DC 20580, or visit their site on the Internet at www.ftc.gov/.

The Better Business Bureau provides instant access to business and consumer information. Contact the Council of Better Business Bureaus, Inc. for access to the BBB system of over 150 Bureaus located in the United States and Canada: 4200 Wilson Boulevard, Suite 800, Arlington, VA 22203-1804; (703) 276-0100, or visit their website at www.bbb.org/.

The National Foundation for Consumer Credit (NFCC) is a national non-profit network of 1,450 Member Financial Wellness Centers designed to provide assistance to people dealing with stressful financial situations; and is committed to promoting financial literacy through money management education. You can visit their website at www.nfcc.org/ or call them toll free at 1-800-388-2227.

If you have access to the Internet and want to surf, literally thousands of sites are available by searching on keywords such as "credit card," "consumer protection," "credit reports," etc.

Tired of Credit Card Offers? -- You can remove your name from lists that credit-reporting agencies provide to credit card issuers by calling toll free (888) 5-OPT-OUT (888-567-8688) for instructions.

DEFINITIONS OF TERMS USED IN CREDIT CARD REPORT

A.P.R.	Annual Percentage Rate. The rate of interest charged by a creditor on an <u>annual</u> basis. Divide the A.P.R. by 12 to find out how much interest is charged each month. For example, if the A.P.R. is 18% and if your unpaid balance is \$1,000 then you will pay 1.5% interest (\$15.00) per month. No interest is added during a grace period.
NSF	Non-Sufficient Funds. Some creditors allow you to use your credit card to obtain cash from a cash machine. If you use this feature without having sufficient funds in your bank account to cover the withdrawal you must pay an additional NSF Charge .
Variable Interest Rate:	A variable rate is pegged to a certain percentage above the prime rate or some other rate and adjusted either monthly or quarterly as that rate moves. (Indicated by a "V" following the APR, eg., 10.90V.)
Grace Period:	The grace period is the time between the statement date and the payment due date when no finance charge accrues, provided no previous balance exists. Once your account begins to revolve, you generally start paying interest immediately on each additional purchase.

Tips to Protect Your Credit Card

- * Do not give your credit card number or expiration date over the phone unless you have placed the call.
- * Credit card numbers are never needed for "Identification" purposes. If you hear that line - hang up.
- * Rip up or retain credit card transaction carbons
- * Never leave your credit cards or receipts lying around.
- * Make a list of everything you carry in your wallet, including your credit card numbers. Keep this list in a safe place, separate from your wallet or purse.
- * If your card is lost or stolen, report it immediately.
- * Save your receipts and check them against your monthly statement. This is an easy way to discover if someone is using your card number or if there is a billing error.
- * Do not reveal personal information when using your credit card. Minnesota law prohibits merchants from requiring personal information such as an address or phone number when you use your credit card.
- * Make sure that you understand the terms of a credit card plan before you accept the card.
- * As always, be wary of credit card deals that sound too good to be true.

Source: Office of the Minnesota Attorney General.

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	City	Card Name	Annual Fee	APR	Exceed Limit	Late Payment	NSF	Grace Days	Notes	State
2	Agassiz Federal Credit Union	Crookston	Visa Classic	10.00	12.90	15.00	5.00	-	25	Cash adv fee \$2, No grace period on cash adv	MN
3	American Bank of the North	Hibbing	AB Rewards Visa	0.00	6.90	25.00	25.00	20.00	25	9.9.% If no banking relationship, Rates to 15.84%	MN
4	Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	0.00	20.00	25.00	25	No grace on cash advances	MN
5	Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0.00	11.90	0.00	20.00	25.00	25	No grace on cash advances	MN
6	Austin City Employees Credit Union	Austin	Visa Platinum Prfd	0.00	9.90	25.00	15.00	-	25	No grace on cash adv, Rpclmnt \$5,Min Pmt 3% or \$20	MN
7	Bank of the West - Lakeville	Lakeville	MasterCard	0.00	18.90V	35.00	35.00	-	25	WSJ Prime +15.74%, Cash adv rate 22.99% + Prime	MN
8	Bank of the West - Lakeville	Lakeville	Platinum Rewards	0.00	16.99V	35.00	35.00	-	25	WSJ Prime +13.74%, Cash adv rate 22.99% + Prime	MN
9	Bank of the West - Lakeville	Lakeville	Visa Platinum	0.00	14.99V	35.00	35.00	-	25	WSJ Prime +11.74% ,Cash adv rate 22.99% + Prime	MN
10	Border State Bank Badger	Badger	Visa - Co-signor	0.00	9.99V	39.00	39.00	-	25	WSJ Prime +5.99-14-99%, No grace on cash advances	MN
11	Border State Bank Badger	Badger	Visa Bus Rewards	0.00	7.99V	39.00	39.00	-	25	WSJ Prime +3.99-16.99%, No grace on cash advances	MN
12	Border State Bank Badger	Badger	Visa Business	0.00	7.99V	39.00	39.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash advances	MN
13	Border State Bank Badger	Badger	Visa College Rwd	0.00	9.99V	39.00	39.00	-	25	WSJ +5.99-14.99%, No grace on cash advances	MN
14	Border State Bank Badger	Badger	Visa Signature	0.00	7.99V	39.00	39.00	-	25	WSJ Prime +3.99-16.99%	MN
15	Border State Bank Badger	Badger	Visa Travel Reward	50.00	7.99V	39.00	39.00	-	25	WSJ Prime +3.99-9.99%, No grace on cash adv	MN
16	Building Trades Federal CU	Maple Grove	Platinum Business	25.00	10.90	25.00	25.00	35.00	25	\$25 membership fee to join, \$10 Replcmnt fee	MN
17	Building Trades Federal CU	Maple Grove	Visa Gold	25.00	10.75V	0.00	25.00	35.00	25	WSJ Prime +7.5%, \$25 Membership fee,	MN
18	CentralMN Federal Credit Union	Melrose	Visa Classic A	10.00	11.90	15.00	50.00	-	25	Late Pmt Fee 5%, No grace on cash advances	MN
19	CentralMN Federal Credit Union	Melrose	Visa Classic B	0.00	13.90	15.00	50.00	-	25	Late Pmt Fee 5%,No grace on cash advances	MN
20	CentralMN Federal Credit Union	Melrose	Visa Platinum	0.00	9.90	15.00	50.00	-	25	Late Pmt Fee 5%, No grace on cash advances	MN
21	Cities Credit Union	Vadnais Heights	Cities CU Classic	0.00	11.95	20.00	20.00	15.00	25	Risk based rates 11.95-17.95%, No grace on cash ad	MN
22	Cities Credit Union	Vadnais Heights	Visa Premium Class	0.00	5.95	20.00	20.00	-	25	5.95 - 8.95%, No grace on cash advanceS	MN
23	Citizens National Bank of Park Rapi	Park Rapids	Visa Business	20.00	9.90	20.00	5%	-	25	Cash adv fee 3%, No grace on cash advances	MN
24	Citizens National Bank of Park Rapi	Park Rapids	Visa Classic	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.99%, No grace on cash advance	MN
25	Citizens National Bank of Park Rapi	Park Rapids	Visa Gold	0.00	7.99	20.00	5%	-	25	Rate after 1st yr 14.50%, No grace on cash advance	MN
26	City & County Employees Credit Un.	St. Paul	Visa Bus Gold	0.00	10.90	25.00	25.00	-	25	No grace on cash advances	MN
27	City & County Employees Credit Un.	St. Paul	Visa Classic	0.00	8.99	25.00	25.00	29.00	25	Risk base pricing, 8.99-18.0% APR, No grace on adv	MN
28	City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	8.99	25.00	25.00	29.00	25	Risk base pricing, 8.99-18.0% APR, No grace on adv	MN
29	City & County Employees Credit Un.	St. Paul	Visa Share Secured	0.00	7.99	25.00	25.00	29.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv	MN
30	City-County Federal Credit Union	Brooklyn Center	Visa	0.00	8.75V	0.00	32.00	32.00	25	Risk based rates 8.75%-17.95%,No grace on cash adv	MN
31	Como Northtown Community Credit Un	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	\$10.00 document fee,15% On purchases out of US	MN
32	Como Northtown Community Credit Un	St. Paul	Visa Gold	0.00	9.90	20.00	20.00	20.00	25	\$10.00 document fee,15% On purchases out of US	MN
33	Co-op Credit Union of Montevideo	Montevideo	Visa Business	0.00	10.90V	10.00	10.00	10.00	25	WSJ Prime + 6.5%, No grace on cash advances	MN
34	Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	10.90V	10.00	10.00	10.00	25	WSJ Prime + 6.5%, No grace on cash advances	MN
35	Eastwood Bank-Kasson	Kasson	Visa Business	0.00	14.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10	MN
36	Eastwood Bank-Kasson	Kasson	Visa Classic	0.00	13.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10	MN
37	Eastwood Bank-Kasson	Kasson	Visa Gold	0.00	11.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10	MN
38	Eastwood Bank-Kasson	Kasson	Visa Platinum	0.00	9.90	25.00	25.00	25.00	25	\$5 ATM fee, Phone pmt \$10	MN

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	City	Card Name	Annual Fee	APR	Exceed Limit	Late Payment	NSF	Grace Days	Notes	State
39	Eitzen State Bank of Eitzen	Eitzen	Visa	0.00	9.99	39.00	39.00	-	25	Variable APR 3.99-.9.99% based on credit	MN
40	Electric Machinery Employees Cr. Un	Minneapolis	Visa Classic	0.00	12.75	0.00	0.00	-	25		MN
41	Electrus Federal Credit Union	Brooklyn Center	Visa Classic	0.00	11.90	0.00	15.00	23.00	25	No grace on cash advances	MN
42	Federated Employees Credit Union	Owatonna	Visa	0.00	10.90	20.00	20.00	20.00	25	\$25 Min pmt, No grace on cash advances	MN
43	First Alliance Credit Union	Rochester	MasterCard	25.00	10.95V	20.00	20.00	20.00	25	Prime + 6.95-8.95% variable based on credit	MN
44	First Farmers & Merchants Fairmont	Fairmont	Visa	0.00	7.99V	39.00	39.00	10.00	25	WSJ Prime +3.99-16.99% No grace period on cash adv	MN
45	First National Bank Deerwood D	Deerwood	Visa	10.00	14.76	15.00	15.00	20.00	25	8.0-14.76%, Cash advance fee \$15.00	MN
46	First National Bank of Milaca	Milaca	Visa Classic	0.00	16.80	0.00	20.00	20.00	25	Commercial account paid in full monthly	MN
47	First National Bank of the North	Sandstone	Visa	0.00	12.50	20.00	10.00	-	25	No grace period on cash advances	MN
48	First National Bk of Cold Springs	Cold Spring	Business Credit Cd	0.00	12.90	0.00	20.00	-	25	No grace period on cash advances	MN
49	First National Bk of Cold Springs	Cold Spring	Rocori Card	0.00	12.90	0.00	20.00	-	25	No grace period on cash advances	MN
50	First National Bk of Cold Springs	Cold Spring	Visa Classic	0.00	15.90	0.00	20.00	-	25	No grace period on cash advance	MN
51	First National Bk of Cold Springs	Cold Spring	Visa Gold	0.00	14.90	0.00	20.00	-	25	No grace period on cash advances	MN
52	First State Bank of Wyoming	Wyoming	Visa	0.00	14.88	5.00	5.00	-	25	No grace on cash adv, Corp bal due upon stmnt rece	MN
53	First State Bank Southwest	Worthington	MasterCard A	0.00	17.88	10.00	10.00	-	25	No grace on cash advances	MN
54	First State Bank Southwest	Worthington	MasterCard B	15.00	15396	10.00	10.00	-	25	No grace on cash advances	MN
55	First State Bank Southwest	Worthington	Visa Classic A	0.00	17.88	10.00	10.00	-	25	No grace on cash advances	MN
56	First State Bank Southwest	Worthington	Visa Classic B	15.00	15.96	10.00	10.00	-	25	No grace on cash advances	MN
57	First State Bank Southwest	Worthington	Visa Gold A	0.00	17.88	10.00	10.00	-	25	No grace on cash advances	MN
58	First State Bank Southwest	Worthington	Visa Gold B	15.00	15.96	10.00	10.0	-	25	No grace on cash advances	MN
59	First State Bank Swanville	Swanville	Elan	0.00	8.99V	39.00	39.00	-	25	WSJ Prime + 3.99-16.99%	MN
60	First State Bk of Minnesota	LeRoy	MasterCard	0.00	15.00	5.00	5.00	-	25		MN
61	First State Bk of Minnesota	LeRoy	Visa	0.00	15.00	5.00	5.00	-	25		MN
62	First State Bk of Minnesota	LeRoy	Visa Gold	0.00	15.00	5.00	5.00	-	25		MN
63	Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	0.00	0.00	10.00	25	Doc copy fee, 1% Internatinal transaction fee	MN
64	Freeport State Bank Melrose	Melrose	Visa	0.00	12.75	20.00	20.00	-	25		MN
65	Glenwood State Bank - Glenwood	Glenwood	MasterCard	0.00	14.90	15.00	10.00	-	25		MN
66	Glenwood State Bank - Glenwood	Glenwood	Visa	0.00	14.90	15.00	10.00	-	25		MN
67	Glenwood State Bank - Glenwood	Glenwood	Visa Gold	0.00	14.90	15.00	10.00	-	25		MN
68	Grand Rapids State Bank	Grand Rapids	Visa Business	0.00	15.48	0.00	5.00	-	25	No grace on cash advances	MN
69	Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	0.00	5%	-	25	No grace on cash advances	MN
70	Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	0.00	5%	-	25	No grace on cash advances	MN
71	Grand Timber Bank	McGregor	GTB Visa	0.00	8.25V	15.00	5.00	-	25	WSJ Prime +5%, No grace on cash advances	MN
72	Greater Minnesota Credit Union	Mora	Visa Business	0.00	11.34V	0.00	25.00	22.00	25	WSJ Prime +8.09%, No grace on cash advances	MN
73	Greater Minnesota Credit Union	Mora	Visa Platinum	0.00	9.49V	0.00	25.00	22.00	25	WSJ Prime +5.25%, Risk based rates 9.49-18.34%	MN
74	Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, No grace on cash advances	MN
75	Hiway Federal Credit Union	St. Paul	Business	0.00	10.96	20.00	20.00	-	25	No grace on cash advances,\$10 replacement fee	MN
76	Hiway Federal Credit Union	St. Paul	Rebate	0.00	10.96	20.00	20.00	-	25	No grace on cash advances,\$10 replacement fee	MN
77	Hiway Federal Credit Union	St. Paul	Rewards	0.00	9.90	20.00	20.00	-	25	No grace on cash advances,\$10 replacement fee	MN
78	Klein Bank Montevideo	Montevideo	Visa Classic 1	0.00	15.25V	15.00	5%	-	25	US Bank Prime +6950%, Not to exceed 18.00%	MN
79	Klein Bank Montevideo	Montevideo	Visa Classic 2	20.00	12.25V	15.00	5%	-	25	US Bank Prime +6.50%, Not to exceed 18.00%	MN
80	Klein Bank Montevideo	Montevideo	Visa Gold 1	20.00	12.25V	15.00	5%	-	25	US Bank Prime +6.50%, Notto exceed 18.00%	MN

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	City	Card Name	Annual Fee	APR	Exceed Limit	Late Payment	NSF	Grace Days	Notes	State
81	Klein Bank Montevideo	Montevideo	Visa Gold 2	0.00	15.25V	15.00	5%	-	25	US Bank Prime +9.50%, Not to exceed 18.00%	MN
82	Klein Bank Montevideo	Montevideo	Visa Platinum	0.00	9.75V	15.00	5%	-	25	US Bank Prime +3.50%, Not to exceed 18.00%	MN
83	Mayo Employees Credit Union	Rochester	Visa Classic	5.00	11.25V	0.00	20.00	10.00	25	WSJ Prime +8%, Mayo Foudnation affiliation req	MN
84	Mayo Employees Credit Union	Rochester	Visa Platinum	5.00	6.25V	0.00	20.00	10.00	25	WJS Prime +4.0%, Mayo Foundation affiliation requ	MN
85	Merchants National Bank of Winona	Winona	MasterCard Classic	30.00	11.99	25.00	5%	-	25	9.9% with points program, 11.99% without, No grace	MN
86	Merchants National Bank of Winona	Winona	MasterCard Classic	0.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99 Cash advance rate, No grace	MN
87	Merchants National Bank of Winona	Winona	MasterCard Gold	0.00	9.99	25.00	5%	-	25	14.99 Cash adv rate, No grace on cash advances	MN
88	Merchants National Bank of Winona	Winona	Visa Business	25.00	7.25V	25.00	25.00	30.00	25	US Bank Prime + 4%	MN
89	Merchants National Bank of Winona	Winona	Visa Platinum	30.00	9.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv rate, No grace	MN
90	Minnesota Power Employees Credit Un	Duluth	Visa Classic	0.00	9.90	10.00	0.00	-	25	9.9-15.9%, \$5 Rpclmnt, \$5 Doc cpy	MN
91	North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash advances	MN
92	North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Lifestyle	0.00	4.90	10.00	10.00	-	25	No grace on cash advances	MN
93	North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Platinum	0.00	9.90	10.00	10.00	-	25	No grace on cash advances	MN
94	Northwoods Credit Union	Cloquet	Visa Classic	0.00	12.99	20.00	20.00	25.00	25	No grace on cash advances	MN
95	Northwoods Credit Union	Cloquet	Visa Platinum	0.00	7.99	20.00	20.00	25.00	25	No grace on cash advances	MN
96	Novation Credit Union	Oakdale	Visa Platinum	0.00	13.90	0.00	28.00	-	25	APR based on credit score 13.9-18.0\$	MN
97	Novation Credit Union	Oakdale	Visa Platinum	0.00	8.90	28.00	28.00	-	25	APR based on credit score 8.9-18.0%	MN
98	Plaza Park State Bank	Waite Park	Visa Classic	0.00	12.60	0.00	0.00	18.50	25	No grace on cash advances	MN
99	Plaza Park State Bank	Waite Park	Visa Gold	0.00	12.00	0.00	0.00	18.50	25	No grace on cash advances	MN
100	ProGrowth Bank	Nicollet	Visa Business	15.00	4.90V	15.00	15.00	15.00	25	WSJ Prime +4.9%	MN
101	ProGrowth Bank	Nicollet	Visa Consumer Card	0.00	9.99V	39.00	39.00	15.00	25	WSJ Prime +6%, Rates vary based on credit score	MN
102	Roundbank	Waseca	Visa Classic #1	0.00	18.00	0.00	5%	-	25		MN
103	Roundbank	Waseca	Visa Classic #2	15.00	13.80	0.00	5%	-	25		MN
104	Roundbank	Waseca	Visa Gold #1	28.00	11.88	0.00	5%	-	25		MN
105	Roundbank	Waseca	Visa Gold #2	0.00	16.80	0.00	5%	-	25		MN
106	Security State Bank of Hibbing	Hibbing	Visa Classic	12.00	14.88	25.00	5%	-	25	No grace on cash adv, Cash advance fee 3% or \$5	MN
107	Security State Bank of Hibbing	Hibbing	Visa Gold	28.00	14.88	25.00	5%	-	25	If no SSB accts ann. Cash advance fee 3% or \$5	MN
108	Share Point Credit Union	Hopkins	Visa Classic	0.00	12.90	20.00	20.00	-	25		MN
109	Share Point Credit Union	Hopkins	Visa Platinum	0.00	8.90	20.00	20.00	-	25		MN
110	Soo Line Credit Union	Minneapolis	Visa Classic	0.00	12.90	15.00	15.00	20.00	25	Cash advance fee 2%	MN
111	Soo Line Credit Union	Minneapolis	Visa Platinum	0.00	8.90	15.00	15.00	20.00	25	Cash advance fee 2%	MN
112	St Paul Federal Credit Union	St. Paul	Visa Gold	50.00	10.90	30.00	30.00	-	25	APR depending on credit rating and review	MN
113	St Paul Federal Credit Union	St. Paul	Visa Platinum	0.00	8.90	30.00	30.00	-	25	APR depending on credit rating and review	MN
114	Star Choice Credit Union	Minneapolis	Visa Plat Cash Ba	0.00	8.90	15.00	15.00	-	25	12.90% Cash advances, Rates based on credit score	MN
115	Star Choice Credit Union	Minneapolis	Visa Plat score cd	0.00	8.90	15.00	15.00	-	25	12.90% Cash advances, Rates based on credit score	MN
116	Star Choice Credit Union	Minneapolis	Visa Platinum	0.00	8.59	15.00	15.00	-	25	12.90% Cash advances, Rates based on credit score	MN
117	State Bank of Bird Island	Bird Island	MasterCard	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances	MN

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	City	Card Name	Annual Fee	APR	Exceed Limit	Late Payment	NSF	Grace Days	Notes	State
118	State Bank of Bird Island	Bird Island	MasterCard Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances	MN
119	State Bank of Bird Island	Bird Island	Visa	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances	MN
120	State Bank of Bird Island	Bird Island	Visa Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash advances	MN
121	State Bank of Chandler	Chandler	Visa Classic	0.00	14.76	0.00	5.00	-	25	Min chrg 10% of \$20.00	MN
122	State Bank of Lake Park	Lake Park	Visa	0.00	7.90V	39.00	19.00	-	25	APR 7.9-20.99 + margin to prime rate,Var 3.99-16.9	MN
123	State Bank of Richmond	Richmond	Visa	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt cpy \$4, Rpclmnt card\$5	MN
124	State Bank of Richmond	Richmond	Visa Gold	0.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt cpy \$4, Rpclmnt card\$5	MN
125	State Bank of Richmond	Richmond	Visa Gold Cashback	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt cpy \$4, Rpclmnt card\$5	MN
126	Teacher Federal CU	Plymouth	Classic	10.00	11.90	15.00	20.00	-	25	Finance charges from date of purchase	MN
127	The Lake Bank	Two Harbors	Business Card	0.00	14.99	25.00	25.00	25.00	25	\$50 fee if not used in 12 mos,\$25 Cash advances	MN
128	The Lake Bank	Two Harbors	Visa Classic	0.00	13.99	25.00	25.00	25.00	25	\$25 fee is not used in 12 mos,\$25 Cash advances	MN
129	The Lake Bank	Two Harbors	Visa Platinum	0.00	9.99	25.00	25.00	25.00	25	\$50 fee is not used 12 mos,12.99 Cash advances	MN
130	Trades & Labor Credit Union	Albert Lea	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	\$20 Minimum payment, No grace on cash advances	MN
131	Trades & Labor Credit Union	Albert Lea	Visa Platinum	0.00	7.90	20.00	20.00	25.00	25	No grace on cash adv, Credit score 700 or better	MN
132	Two Harbors Federal Credit Union	Two Harbors	Visa Classic	0.00	13.90	0.00	10.00	-	25	No grace on cash advances, \$4 Doc copy fee	MN
133	United Banker's Bank	Blooming ton	Visa	45.00	9.25V	15.00	5%	-	25	This card is only for banks Prime +6%	MN
134	United Educators Credit Union	Woodbury	Visa Platinum	0.00	10.49	0.00	15.00	28.00	25	US Prime + 5.49%, No grace on cash advances	MN
135	United Employees Credit Union	Albert Lea	Visa	0.00	13.90	10.00	10.00	10.00	25	No grace on cash advances	MN
136	US Federal CU Burnsville	Burnsville	Visa Classic	0.00	13.99	250.0	25.00	31.00	25	\$35 quick card fee, No grace on cash advances	MN
137	US Federal CU Burnsville	Burnsville	Visa Gold	0.00	11.99	25.00	25.00	31.00	25	\$35 quick card fee, No grace on cash advances	MN
138	US Federal CU Burnsville	Burnsville	Visa Platinum	0.00	9.99	25.00	25.00	31.00	25	\$35 quick card fee, No grace on cash advances	MN
139	US Federal CU Burnsville	Burnsville	Visa Savings secur	0.00	13.99	25.00	25.00	31.00	25	Must secure 1.5% in savings/\$31 Quick card fee	MN
140	Virginia Coop Credit Union	Virginia	Visa	0.00	8.49	0.00	20.00	-	25	Membership required, \$5 Minimum savings balance	MN
141	Wells Federal Bank, FSB	Wells	MasterCard	0.00	15.96	20.00	15.00	-	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv	MN
142	Wells Federal Bank, FSB	Wells	Visa Classic	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv	MN
143	Wells Federal Bank, FSB	Wells	Visa Gold	0.00	15.96	20.00	15.00	30.00	25	\$20 Min Pmt, \$2 Cash adv fee, No grace on cash adv	MN
144	West Financial Credit Union	Loretto	Visa	0.00	8.90	20.00	25.00	-	25	8.9 to 13.9% APR, 12.9% on cash advances	MN
145	West Metro Schools CU	Hopkins	Visa	0.00	14.90	0.00	0.00	-	25	No grace on cash advances	MN

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1	Name of Institution	Card Name	Annual Fee	Exceed Limit	Late Payment	APR	Grace Days	NSF	Notes	City	State
2	A-K Valley Federal Credit Union	Platinum Prfd Visa	50.00	25.00	35.00	10.90	25	25.00	Risk based rates 10.9%-17.9%, \$20 or 3% Min pmt	Lower Burrell	PA
3	Allegheny Valley Federal Credit Un.	Visa Classic	50.25	10.00	10.00	9.90	25	20.00	1% Intrntl trnsact fee, 3% Cash adv fee, No grace	Pittsburgh	PA
4	Ameri Choice FCU	Visa Classic	0.00	10.00	10.00	12.90	25	-	No grace period on cash advances	Mechanicsberg	PA
5	Ameri Choice FCU	Visa Gold	0.00	25.00	25.00	8.90	25	-	No grace period on cash advances	Mechanicsberg	PA
6	Ameri Choice FCU	Visa Platinum	0.00	25.00	25.00	10.99	25	-	No grace period on cash advances	Mechanicsberg	PA
7	Anheuser-Busch Employees Credit Un.	Variable Visa Plat	0.00	15.00	10.00	8.90	25	-	Minimum payment 3% of balance due	St. Louis	MO
8	Anheuser-Busch Employees Credit Un.	Visa Classic	0.00	15.00	10.00	8.90	25	-	Minimum payment 3% of balance due	St. Louis	MO
9	Ashland Credit Union	ACU Visa Platinum	0.00	0.00	15.00	Prime	25	15.00	Prime Rate Variable	Ashland	KY
10	Atomic Employees Credit Union	MasterCard	0.00	0.00	25.00	8.99	-	-		Piketon	OH
11	Bellwood FCU	Visa Classic	0.00	0.00	10.00	11.90	25	-		Richmond	VA
12	Bellwood FCU	Visa Platinum	0.00	10.00	10.00	9.90	25	-		Richmond	VA
13	Best Source	Visa Platinum	0.00	30.00	30.00	10.50	25	30.00	Rate based on FICO Score 10.5-14.0%	Waterford	MI
14	BNC National Bank	College& Co-Signer	0.00	39.00	39.00	5.99V	25	-	Margin to Prime 5.99-14.99%,23.99% Delinquency rt	Bismarck	ND
15	BNC National Bank	Visa Bus Travel	50.00	39.00	39.00	3.99V	25	-	Margin to Prime,3.9-9.99,23.9v Delinquency Rate	Bismarck	ND
16	BNC National Bank	Visa Business	0.00	39.00	39.00	3.99V	25	-	Margin to Prime 3.99-6.99%,Cash advance fee	Bismarck	ND
17	BNC National Bank	Visa Plantinum Bus	0.00	39.00	39.00	3.99V	25	-	Margin to Prime 3.99-16.99%,Cash advance fee	Bismarck	ND
18	BNC National Bank	Visa Platinum	0.00	39.00	39.00	3.99V	25	-	Margin to Prime 3.9-16.99,Cash adv ance fee	Bismarck	ND
19	BNC National Bank	Visa Signature Rwd	0.00	39.00	39.00	3.99V	25	-	Margin to Prime 3.99-6.99%,Cash adv ance fee	Bismarck	ND
20	Chadwick Federal Credit Union	Visa	0.00	15.00	15.00	11.90	25	10.00	Cash Adv fee 2% of balance,Rate Adj if late	Norwood	MA
21	Electro Savings Credit Union	Visa	0.00	25.00	25.00	13.90	25	-		St. Louis	MO
22	Freedom Community CU	Visa	0.00	0.00	0.00	8-12	25	-	8-12% On cash advances risk based	Fargo	ND
23	Honda Federal Credit Union	Visa Business	0.00	0.00	10.00	V	-	-	Call credit union for current information	Torrance	CA
24	Honda Federal Credit Union	Visa Classic	0.00	0.00	20%	11.5	25	-	11.5 to 18.0%, no grace on cash advances	Torrance	CA
25	Honda Federal Credit Union	Visa Equity Gold	0.00	0.00	20%	5.0v	25	-	WSJ Prime + 2.0%, 5.0-18.0% available	Torrance	CA
26	Honda Federal Credit Union	Visa Gold	0.00	0.00	20%	9.90	25	-	No grace on cash advances	Torrance	CA
27	Idahy Federal Credit Union	Visa	0.00	15.00	15.00	13.90	25	-	Membership required, No grace on cash advances	Boise	ID
28	Iron Mountain-Kingsford Comm. FCU	Visa	0.00	10.00	10.00	9.99	25	15.00	\$10 Stmnt, \$5 Rpclmnt, No grace on cash advances	Kingsford	MI
29	Kimberly Clark Credit Union	MasterCard	0.00	0.00	18.00	9.99	25	-	9.99 - 16.99% offered	Memphis	TN
30	Ledge Light Federal Credit Union	Visa Platinum	0.00	25.00	35.00	8.50V	25	25.00	Credit score risk based rates, 3% bal transfer fee	Groton	CT
31	Lehigh Valley Educators CU	LVECU Platinum	0.00	10.00	10.00	12.90	25		No grace on cash advances	Allentown	PA

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1	Name of Institution	Card Name	Annual Fee	Exceed Limit	Late Payment	APR	Grace Days	NSF	Notes	City	State
32	Lehigh Valley Educators CU	LVECU Prestige	0.00	10.00	10.00	5.5v	25		Var prime + 1.49%, no grace period on cash advance	Allentown	PA
33	McKesson Federal Credit Union	Visa	0.00	19.00	19.00	12.90	25		\$23 nsf charge, No grace on cash advances	Stratford	CT
34	Michigan Services Credit Union	Visa Classic	0.00	20.00	20.00	13.90	25	25.00	No grace on cash advances	Southfield	MI
35	Michigan Services Credit Union	Visa Platinum	0.00	25.00	25.00	8.95	25	25.00	Must be member, not grace on cash advances	Southfield	MI
36	Missouri Valley Fed Credit Union-	Visa Classic	15.00	10.00	15.00	12.90	25	15.00	No grace period on cash advances	St. Peters	MO
37	Missouri Valley Fed Credit Union-	Visa Platinum	0.00	10.00	15.00	7.90	25	15.00	No grace period on cash advances, \$15 Nsf charge	St. Peters	MO
38	Missouri Valley Fed Credit Union-	Visa Select	0.00	10.00	15.00	10.90	25	15.00	No grace period on cash advances	St. Peters	MO
39	Missouri Valley Fed Credit Union-	Visa Share Secured	0.00	10.00	15.00	10.90	25	15.00	No grace period on cash advances	St. Peters	MO
40	Municipal Credit Union	MasterCard 1	0.00	0.00	10.00	11.90	25	-	Membership required	Beloit	WI
41	Municipal Credit Union	MasterCard 2	0.00	0.00	10.00	9.9	25	-	Membership required	Beloit	WI
42	Mutual Security CU	Visa	0.00	0.00	25.00	9.50	25	30.00	9.5-17.9%,3% \$5 Repacement chrg, 3% On cash adv	Brookfield	CT
43	NCMIC Finance Corporation	MasterCard	0.00	25.00	25.00	6.0	25	25.00	WSJ + Prime +6%,Pay by phone \$10,	Clive	IA
44	PACO Federal Credit Union	Visa	0.00	0.00	20.00	9.99	25	-	No grace on cash advance, Card replacement fee \$5	Cleveland	OH
45	Peoples Bank	Peoples Bank Visa	0.00	0.00	20.00	16.25	25	30.00	3% Or minimum on cash advances	Rock Valley	IA
46	Peoples Bank	Peoples Bank Visa	0.00	0.00	20.00	11.25	25	30.00	3% Fee on cash advances	Rock Valley	IA
47	Peoples Bank	Visa Business	0.00	0.00	20.00	11.25	25	30.00	3% Fee on cash advances	Rock Valley	IA
48	Postal Family Federal Credit Union	Postal Family Visa	0.00	25.00	25.00	8.90	25	-	Risk based rates 8.9-18.0% based on CU score	Fargo	ND
49	Premier Financial Credit Union	MasterCard Classic	0.00	0.00	2.00	13.90	25	-	No grace on cash advances, \$10 Rpclmnt, \$3 PIN	New Holstein	WI
50	Premier Financial Credit Union	Visa Classic	0.00	0.00	2.00	13.90	25	-	No grace on cash advances, \$10 Rpclmnt, \$3 PIN	New Holstein	WI
51	Purina Credit Union	Visa	0.00	0.00	5%	13.92	25	15.00	No grace on cash advances	St. Louis	MO
52	Staley Employees Credit Union	Visa Classic	0.00	20.00	20.00	12.90	25	-	Min pmt 3%, No grace on cash adv, CU membership	Decatur	IL
53	Staley Employees Credit Union	Visa Gold	0.00	20.00	20.00	9.90	25	-	Min pmt 3%, No grace on cash adv, CU membership	Decatur	IL
54	Staley Employees Credit Union	Visa Platinum	0.00	20.00	20.00	9.9	25	-	Min pmt 3%, No grace on cash adv, CU membership	Decatur	IL
55	Superior Choice Credit Union	Visa Business		25.00	25.00	11.15v	25		WSJ Prime + 3.25%,	Superior	WI
56	Superior Choice Credit Union	Visa Cash Back	0.00	25.00	25.00	10.15v	25	25.00	WSJ Prime + 6.9%, \$50 Inactivity fee	Superior	WI
57	Superior Choice Credit Union	Visa Classic	0.00	25.00	25.00	8.80v	25	25.00	Var T-Bill + 8.5%, \$50 Inactivity fee	Superior	WI
58	Superior Choice Credit Union	Visa Gold	0.00	25.00	25.00	9.90	25	25.00	\$50 Inactive acct fee, No grace on cash advances	Superior	WI

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	Card Name	Annual Fee	Exceed Limit	Late Payment	APR	Grace Days	NSF	Notes	City	State
59	Superior Choice Credit Union	Visa Opportunity	0.00	25.00	25.00	18.00	25	25.00	\$50 Inactivity fee, 1% Cash advance fee, No grace	Superior	WI
60	Superior Choice Credit Union	Visa Rewards	0.00	25.00	25.00	10.15v	25	25.00	WSJ Prime + 6.9%, \$50 Inactivity fee	Superior	WI
61	Target National Bank	Targe Credit Card	0.00	0.00	39.00	20.99V	25	39.00	WSJ Prime + 16.99-19.99%, no grace on cash advance	Sioux Falls	SD
62	Tri-County Credit Union Inc.	Visa Classic	10.00	0.00	0.00	9.90	25		Must be a member	Canfield	OH
63	United Savings Credit Union	Visa Platinum	0.00	25.00	25.00	8.0v	25	-	Variable rate based on credit score,8-17.50v%	Fargo	ND
64	Universal 1 Credit Union	Visa Classic	0.00	20.00	20.00	14.92	25	15.00	No grace on cash advances, Min pmt 2%	Dayton	OH
65	Universal 1 Credit Union	Visa Platinum	0.00	20.00	20.00	8.92	25	15.00	Cash advance rate 14.92%, No grace, Min pmt \$20	Dayton	OH
66	USX Federal Credit Union	Visa Classic	0.00	25.00	0.00	10.0v	25	30.00	WSJ Prime + 6%, No grace on cash advances	Cranberry Township	PA
67	USX Federal Credit Union	Visa Credit Build	50.00	0.00	35.00	18.00	25	30.00	No grace on cash adv, \$10 Card replacement fee	Cranberry Township	PA
68	USX Federal Credit Union	Visa Gold	0.00	0.00	25.00	9.9	25	30.00	No grace on cash advance, \$10 Card replacement fee	Cranberry Township	PA
69	WACOPSE Federal Credit Union	Visa	0.00	0.00	5.00	10.99	25	-	No grace on cash advances	Warren	PA
70	Wells Fargo - Des Moines	Marquis MasterCard	0.00	28.00	35.00	13.15	25	-	Rates vary by plan and balance.	Des Moines	IA
71	Wells Fargo Bank - Las Vegas	Health Advantage	0.00	35.00	20.00	21.9v	25	29.00	WSJ + Prime	Las Vegas	NV
72	Western Rockies FCU	Visa	0.00	20.00	20.00	10.00	25	-	No grace on cash advances	Grand Junction	CO
73	Willis Credit Union	MasterCard	0.00	25.00	30.00	12.00	25	-		Nashville	TN
74	Woodmen Federal Credit Union	WFCU Visa Platinum	0.00	25.00	25.00	14.90	25	-	No grace on cash advance, Min pmt 5% of balance	Omaha	NE

	A	B	C	D	E	F	G	H	I	J	K
1	Name of Institution	Card Name	Annual Fee	Exceed Limit	Late Payment	APR	Grace Days	NSF	Notes	City	State
2	2020 Optical - Mankato	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Mankato	MN
3	All Family Dental LTD	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Oakdale	MN
4	All Smiles Dentistry	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Cottage Grove	MN
5	Alyssa A Hedstorm DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Grand Marais	MN
6	Amplifon USA - Plymouth	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Plymouth	MN
7	Animal Emergency Clinic - Oakdale	CareCredit	0.00	39.00	29-39	22.99V	23	39.00		Oakdale	MN
8	Animal Emergency Clinic - St Paul	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Saint Paul	MN
9	Anoka Ramsey Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 22.99%	Ramsey	MN
10	Area Lakes Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Battle Lake	MN
11	Bachmans Inc	Bachman's	0.00	0.00	10.00	18.00	30	20.00	Balance on commercial accts due in full each stmnt	Minneapolis	MN
12	Bridge Chiropractic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Shakopee	MN
13	Broecker Eye & Optical	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Saint Paul	MN
14	Brook West Family Dentistry	Wells Fargo Health	0.00	35.00	29.00	23.90V	25	-	Only for services at this facility	Maple Grove	MN
15	Brooklyn Blvd Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Brooklyn Center	MN
16	C L Clark DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Inver Grove Height	MN
17	Cardinal Chiropractic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Shoreview	MN
18	Centennial Lakes Dental - Edina	Care Credit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Edina	MN
19	Claussen Chiropractic LLC	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Golden Valley	MN
20	Craig L Rathjen DDS	CareCredut	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Blaine	MN
21	Creating Wellness chiropractic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Willernie	MN
22	Cuyuna Family Chiropractic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Crosby	MN

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23	David J Howells DDS PA	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Brooklyn Park	MN
24	Dental Health Care Center	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Richfield	MN
25	Dr Gerald E Maher LTD	Care Credit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%,Default 29.99%	Glenwood	MN
26	Edward Kishel JR DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Saint Paul	MN
27	Elm Creek Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Maple Grove	MN
28	Erickson Petroleum Corporation	Holiday Credit Cd	0.00	0.00	0.00	18.00	25	-	No finance charges if paid in full each month	Bloomington	MN
29	Family Dentist Tree	Advanta	0.00	39.00	39.00	15.74	-	-	For clients only	Rochester	MN
30	Glen Lake Family Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Minnetonka	MN
31	Godfrey Chiropractic Wellness	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Alexandria	MN
32	Heidi Brandenburg DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Edina	MN
33	Huelskamp Family Chiropractic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Stewartville	MN
34	John J Keller DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Anoka	MN
35	Metropolitan Periodontist	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 22.99%	Minneapolis	MN
36	Neil N Mighall DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	La Crescent	MN
37	Nelson Chirporactic & Rehab	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.79%, Default rate 29.99%	Willmar	MN
38	Nelson Family Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Austin	MN
39	Norby Department Store	Norby's Shopping	0.00	0.00	0.00	18.00	-	-	For use on in-house purchases only	Detroit Lakes	MN
40	Northland Ear Nose & Throat	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Duluth	MN
41	Northwoods Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Plymouth	MN
42	Oak Park Dental Clinic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Pine City	MN

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1	Name of Institution	Card Name	Annual Fee	Exceed Limit	Late Payment	APR	Grace Days	NSF	Notes	City	State
43	Pet Crossing Animal Hosp	Care Credit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%,Default 29.99%	Bloomington	MN
44	Philip J Lingle DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Princeton	MN
45	Professional Dental Care	CreditCare	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Saint Paul	MN
46	Ronald L Rasmussen DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Pipestone	MN
47	Sanford Dental Clinic Canby	Care Credit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Primte +14.73%, Default 29.99%	Canby	MN
48	Shamblott Family Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Hopkins	MN
49	St Anthony Village Dental Care	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	St Anthony	MN
50	Twin City Dental Group	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Minneapolis	MN
51	Valley Ridge Dental	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Lake Elmo	MN
52	Westgate Pet Clinic	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	Minneapolis	MN
53	William Johnston DDS	CareCredit	0.00	39.00	29-39	22.99V	23	39.00	WSJ Prime +14.73%, Default Rate 29.99%	W Saint Paul	MN
54	Your Home Imporvement Co	Home Projects Visa	0.00	35.00	39.00	16.90V	25	29.00	WSJ Prime +16.90%, Deferred fin chgs for 12 mos	St. Cloud	MN