

FEDERAL RESERVE statistical release



E.5 (115)

September 17, 1993

REPORT ON THE TERMS OF CREDIT CARD PLANS

Every six months the Federal Reserve System collects and publishes a report on the terms of credit card plans offered by financial institutions. This report includes information from the largest card issuers in the country, as well as any other financial institution that has indicated to the Federal Reserve System that it would like to participate in the report.

This report has two parts. Part one includes the attached summary table that displays selected credit terms, such as the annual percentage rate, annual fee and length of any grace period, applicable to each creditor's largest credit card plan. The table includes information about whether the credit card plan is available throughout the country or only in certain states. The terms shown in the summary table for a particular credit card issuer are those that pertain to the greatest number of states. If a creditor's terms vary across states the differences are shown in the Appendix to the table. Also shown in the summary table are the telephone number or mailing address that may be used to obtain an application for the credit card. The card issuers are listed alphabetically.

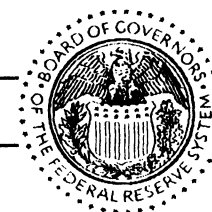
Part two of the report contains more complete credit term information about each issuer's largest credit card plan. In addition to the items provided in Part one, it includes information regarding late payment and minimum finance charges, transaction fees for cash advances and purchases, any over-the-limit charge and the name of the balance computation method. Most of this information is shown by state if a creditor's terms differ across the country. This table also includes a mailing address and telephone number that may be used to contact the creditor to obtain a credit card application. Part two of this report may be obtained upon request from the Freedom of Information Office, Board of Governors of the Federal Reserve System, Room B-1122 Washington, D.C., 20551.

The credit terms listed in this report are as of the date listed and are subject to change. Consequently, users of the report should contact the credit card issuer to check on current rates and terms. This report does not include information about the credit standards established by card issuers.

Questions about the construction of this report or about how a card issuer may participate should be directed to the Federal Reserve Bank in your local area.

If you desire an annual subscription to Part one of the semiannual Report on the Terms of Credit Card Plans, please send a check for five dollars payable to the Board of Governors of the Federal Reserve System, to Publications Services, Stop 138, Board of Governors of the Federal Reserve System, Washington, D.C., 20551.

FEDERAL RESERVE statistical release



E.5 (115)

Terms of Credit Card Plans Part I: Summary of Key Terms

July 31, 1993

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
1	ABBOTT BK MASTERCARD/VISA , N	16.30, V	9	3.00	0.00	25	0.00	2,3,4,5,6,	(800)288-6844
2	AFBA IND BK VISA , N	12.50, V	1	6.00	...	25	0.00	3,4,6,	(800)473-5252
3	AMALGAMATED BK CHICAGO STANDARD MASTER CARD , N	12.00, V	1	6.00	...	25	0.00	4,	(800)365-6464

* SEE APPENDIX FOR ADDITIONAL INFORMATION ABOUT AVAILABILITY OR DIFFERENT TERMS ACROSS STATES.

A. CODE FOR AVAILABILITY OF CARD TO CONSUMERS:

N = NATIONAL, R = ONLY IN SELECTED STATES, STATE ABBREVIATION = ONLY IN STATE SPECIFIED

B. CODE FOR TYPE OF INTEREST RATE PRICING:

F = FIXED, V = VARIABLE,

T = TIERED (RATE CHANGES WITH THE LEVEL OF OUTSTANDING BALANCE. THE RATE SHOWN APPLIES TO THE LOWEST OF THE BALANCE TIERS)

C. THE INTEREST RATE ON VARIABLE RATE PLANS IS BASED ON AN INDEX. THE CODE IN THE TABLE INDICATES WHICH OF THE FOLLOWING INDEXES THE PLAN USES.

1 = PRIME RATE, 2 = ONE-MONTH TREASURY BILL RATE, 3 = THREE-MONTH TREASURY BILL RATE, 4 = SIX-MONTH TREASURY BILL RATE, 5 = ONE-YEAR TREASURY BILL, 6 = FEDERAL FUNDS RATE, 7 = COST OF FUNDS, 8 = FEDERAL RESERVE DISCOUNT RATE, 9 = OTHER.

D. THE NUMBER OF PERCENTAGE POINTS THE INSTITUTION ADDS TO THE INDEX RATE TO CALCULATE THE RATE CHARGED.

E. THE NUMBER BY WHICH THE INSTITUTION MULTIPLIES THE INDEX OR THE INDEX PLUS MARGIN TO CALCULATE THE RATE CHARGED.

F. A GRACE PERIOD INDICATES THAT NO INTEREST WILL BE CHARGED FOR CREDIT EXTENDED ON PURCHASES IF PAYMENT IN FULL IS RECEIVED WITHIN THE STATED NUMBER OF DAYS AFTER THE END OF THE BILLING PERIOD IN WHICH THE PURCHASE WAS MADE. GENERALLY A GRACE PERIOD ALLOWS CUSTOMERS TO AVOID INTEREST CHARGES ON PURCHASES IF THEY ALWAYS PAY THEIR CREDIT CARD BILL IN FULL BY THE DUE DATE OF THE BILL. GRACE PERIODS USUALLY DO NOT APPLY TO CASH ADVANCES WHICH BEGIN ACCRUING INTEREST FROM THE DAY OF THE TRANSACTION. IN THIS REPORT A GRACE PERIOD OF ONE MONTH IS REPORTED AS 30 DAYS.

G. THE FOLLOWING CREDIT CARD PLAN ENHANCEMENTS ARE AUTOMATICALLY INCLUDED IN THE CREDIT CARD PLAN WITHOUT ADDITIONAL CHARGE.

1 = REBATES ON PURCHASES; 2 = EXTENSION OF MANUFACTURERS WARRANTY; 3 = PURCHASE PROTECTION/SECURITY; 4 = TRAVEL ACCIDENT INSURANCE; 5 = TRAVEL RELATED DISCOUNTS; 6 = AUTOMOBILE RENTAL INSURANCE; 7 = DISCOUNTS ON SELECTED GOODS OR SERVICES (OTHER THAN TRAVEL RELATED); 8 = CREDIT CARD REGISTRATION; 9 = OTHER (NOT SPECIFIED).

N.R. = NOT REPORTED; ... = NOT APPLICABLE.

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
* 4	AMERICAN EXPRSS CNTRN BK OPTIMA CARD , R	14.25, V	1	8.25	...	25	15.00	2,3,4,6,9	(800)635-5955
* 5	AMERICAN GENERAL FNCL CTR THE MORE CARD (VISA) , R	19.80, F	...	...	...	25	0.00	N.R.	(800)828-6673
6	AMERICAN SVG BK FA VISA CLASSIC , CA	18.90, F	...	...	...	25	18.00	4,	(600)788-7000
* 7	AMSOUTH BK BIRMINGHAM NA MASTER CARD , R	19.50, F	...	...	...	25	15.00	4,	(205)326-5700
8	ASSOCIATES NB DE MASTERCARD , N	16.40, V	1	10.4	...	30	0.00	N.R.	(800)533-5600
9	BANK IV KS NA VISA , N	17.76, F	...	...	...	25	15.00	N.R.	(800)333-5221
* 10	BANK OF AMER NA VISA CLASSIC , R	16.90, V	1	9.00	...	25	0.00	N.R.	(800)243-7762
* 11	BANK OF AMER NT&SA VISA CLASSIC , R	16.90, V	1	9.00	...	25	0.00	N.R.	(800)243-7762
12	BANK OF BALTIMORE VISA/MASTERCARD AFFINITY , N	15.90, F	...	...	...	25	18.00	4,	(800)252-9002
* 13	BANK OF CA NA STANDARD MASTERCARD , R	16.80, F	...	...	...	30	15.00	4,	(800)544-2920
14	BANK OF DE VISA , N	17.90, T	...	...	...	25	18.00	4,5,8,9	(800)762-2273
15	BANK OF HI VISA CLASSIC CARD , HI	16.50, F	...	...	...	25	15.00	2,3,4,6,	(808)543-9611
16	BANK OF HOVEN VISA , N	21.00, F	...	...	...	25	39.00	N.R.	(605)339-0128
17	BANK OF MONTANA BANK OF MONTANA BANCARD - MASTERCARD , N	11.75, V	1	5.75	...	25	19.00	N.R.	(800)735-5536
18	BANK OF NY-DE VISA/MASTERCARD , N	11.90, V	1	5.90	...	30	0.00	N.R.	(800)942-1977
19	BANK ONE AKRON NA VISA , OH	19.80, F	...	...	...	25	20.00	N.R.	(216)972-1322
* 20	BANK ONE AZ NA STANDARD MASTERCARD , R	19.30, V	1	13.3	...	0	25.00	2,3,4,9	(800)962-2427

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
21	BANK ONE CINCINNATI NA VISA , OH	19.80, V	1	15.9	...	25	0.00	N.R.	(513)576-2386
22	BANK ONE CLEVELAND NA MASTERCARD , OH	13.90, V	1	7.90	...	25	20.00	N.R.	(216)352-5678
23	BANK ONE COLUMBUS NA VISA CLASSIC , N	15.90, V	1	9.90	...	25	20.00	N.R.	(614)248-3412
24	BANK ONE DAYTON NA VISA-CLASSIC , N	18.00, F	...	...	...	0	20.00	N.R.	(513)449-2240
25	BANK ONE YOUNGSTOWN NA FLEX-VISA , N	17.70, F	...	...	...	25	20.00	N.R.	(216)742-5005
26	BARNETT BK OF BROWARD CO NA VISA CLASSIC , FL	18.00, V	1	9.90	...	25	21.00	N.R.	(800)323-6178
27	BAYBANK MASTERCARD CLASSIC , N	14.40, V	1	8.40	...	25	21.00	2,3,8,	(800)221-3393
* 28	BOATHMENS BK OF DE MASTERCARD , R	15.30, V	1	9.30	...	25	20.00	4,	(800)466-6420
* 29	BRANCH BKG&TC MASTERCARD , R	18.00, F	...	...	...	25	15.00	4,	(800)476-4228
30	BROADWAY NB VISA , TX	13.92, V	4	...	2.00	0	0.00	N.R.	SEE APPENDIX
* 31	CENTRAL BK VISA , R	18.00, F	...	...	...	25	12.00	4,9	SEE APPENDIX
* 32	CENTRAL BK OF THE SOUTH NAME OF PLAN: MASTERCARD , R	13.00, V	1	7.00	...	30	20.00	4,8,	(800)239-5175
33	CENTRAL CAROLINA B&TC MASTERCARD , N	17.88, F	...	...	...	25	18.00	4,6,	(800)672-2539
34	CENTRAL FIDELITY BK MASTERCARD , VA	15.60, F	...	...	...	25	15.00	N.R.	(800)388-5634
35	CHASE MNHTTN BK USA VISA/MASTERCARD , N	19.80, F	...	...	...	30	20.00	2,3,4,7,9	(800)441-7681
36	CHEMICAL BK MASTERCARD , N	17.80, F	...	...	...	25	20.00	3,4,9	(800)648-3355
37	CHEVY CHASE SVG BK FSB VISA GOLD , N	16.90, F	...	...	...	30	40.00	1,4,	(800)937-5000

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
38	CITIBANK SOUTH DAKOTA NA CLASSIC VISA AND MASTERCARD , N	15.40, V	1	9.40	...	25	20.00	2,3,4,5,7, 8,9	(800)950-5114
* 39	CITIZENS TC CITIZENS VISA CLASSIC R	14.50, F	...	...	...	0	0.00	N.R.	(800)922-9999
40	COLORADO NB VISA GOLD , N	18.60, F	...	...	...	25	12.00	2,3,4,5,6, 8,9	(303)893-3425
* 41	COLUMBUS BK CO VISA CLASSIC , R	18.00, F	...	...	...	25	12.00	N.R.	(800)282-1205
42	COMERICA BK-DETROIT COMERICA CLASSIC CARD , N	16.75, F	...	...	...	25	15.00	4,	(800)841-0012
* 43	COMMERCE BK OF KANSAS CITY NA SPECIAL CONNECTIONS VISA/MASTERCARD , R	16.50, V	1	7.40	...	25	0.00	4,9	(800)645-2103
* 44	COMMERCE BK OF OMAHA NA SPECIAL CONNECTIONS VISA/MASTERCARD , R	16.50, V	1	7.40	...	25	0.00	4 9	(800)645-2103
* 45	CORESTATES BK OF DE NA VISA , R	17.80, V	1	8.80	...	25	20.00	N.R.	(800)833-3010
* 46	CRESTAR BK VISA CLASSIC , R	15.90, F	...	...	...	25	20.00	4,9	(800)368-7700
47	DIAL BK MASTERCARD/VISA , N	19.80, F	...	...	...	25	20.00	N.R.	(605)336-3933
* 48	EQUITY BK FOR SVG FA VISA , R	17.90, F	...	...	...	30	15.00	N.R.	(800)456-2273
* 49	EUROPEAN AMERICAN BK MASTERCARD , R	16.75, F	...	...	...	25	20.00	4,	(516)296-6028
50	FCC NB VISA , N	19.80, V	1	9.90	...	25	20.00	4,9	(800)368-4535
51	FIDELITY NB VISA CONSUMERS CARD , N	15.90, F	...	...	...	25	20.00	9	(800)753-2900
52	FIDELITY US DEPOSITORY TC MASTERCARD GOLD , N	15.90, V	1	9.90	...	25	0.00	2,3,4,5,6, 8,	(800)323-5353
* 53	FIFTH THIRD BK SELECT VISA , R	11.90, V	1	5.90	...	30	18.00	N.R.	(513)744-8573
* 54	FIRST ALABAMA BK MASTERCARD CLASSIC , R	19.50, F	...	...	...	25	15.00	N.R.	(800)828-0893

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
55	FIRST AMERICAN BK OF VA 1ST PERCENT VISA CLASSIC , N	14.00, V	1	7.50	...	25	20.00	1,2,3,4,8,	(800)572-4004
56	FIRST BK SOUTH DAKOTA NA VISA , N	14.90, V	1	8.90	...	25	20.00	4,5,	(800)285-8585
57	FIRST CONSUMERS NB FIRST CONSUMERS NATIONAL BANK , N	18.90, V	1	7.50	...	30	20.00	2,3,4,	(800)234-3262
* 58	FIRST DEPOSIT NAT CREDIT CARD VISA GOLD , R	19.80, F	...	...	...	0	0.00	1,2,3,4,6, 9	(800)227-6886
* 59	FIRST DEPOSIT NB VISA GOLD , R	19.80, F	...	...	...	0	0.00	1,2,3,4,6, 9	(800)227-6886
* 60	FIRST FIDELITY BK NA NJ VISA , R	18.80, T	...	...	...	25	15.00	4,5,	(800)388-0644
* 61	FIRST FNCL BK FSB FIRST FINANCIAL BANK-VISA , N	17.80, F	...	...	...	25	15.00	1,2,3,4,5, 6,7,8,9	(800)345-7708
62	FIRST HI BK MASTERCARD , HI	16.50, F	...	...	...	25	15.00	4,6,7,	(808)844-3188
63	FIRST INTRST BK AZ NA VISA STANDARD CARD , N	17.90, F	...	...	...	25	20.00	4,	(800)955-5050
64	FIRST INTRST BK CA MASTERCARD , CA	17.90, F	...	...	...	25	20.00	N.R.	(800)955-5050
65	FIRST INTRST BK NV NA MASTERCARD STANDARD CARD , N	17.90, F	...	...	...	25	15.00	4,	(800)955-5050
66	FIRST INTRST BK OF OR NA VISA CLASSIC CARD , OR	19.50, V	1	9.90	...	25	25.00	4,5,	(800)955-5050
67	FIRST INTRST BK OF WA NA VISA , WA	17.90, F	...	...	...	25	18.00	4,	(805)955-5050
* 68	FIRST NB IN ALBUQUERQUE MASTERCARD , R	15.50, V	1	9.50	...	25	0.00	4,	(800)727-7927
69	FIRST NB OF ATLNT VISA , N	8.90, V	1	2.90	...	25	39.00	4,	(800)842-3262
* 70	FIRST NB OF COMMERCE VISA , R	19.80, V	1	8.40	...	25	12.00	N.R.	(800)826-3390
71	FIRST NB OF OMAHA VISA , N	19.75, V	9	13.0	...	0	0.00	4,5,9	(800)688-7070

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
* 72	FIRST NH BK MASTERCARD , R	14.90, V	1	8.40	...	25	20.00	4,	(603)634-6802
73	FIRST OF AMER BK-MI NA CLASSIC VISA/MASTERCARD , MI	18.00, F	...	...	...	25	20.00	N.R.	(616)376-4000
74	FIRST OMNI BK NA VISA/MASTERCARD , N	19.44, F	...	...	...	25	18.00	N.R.	(800)441-8026
75	FIRST SECURITY BK OF UT NA VISA , UT	14.90, V	1	8.90	...	25	20.00	4,5,6,	(800)445-1278
* 76	FIRST TENNESSEE BK NA MMPHS VISA CLASSIC , N	15.40, V	1	9.40	...	25	18.00	N.R.	(800)234-2840
77	FIRST UNION NB OF GEORGIA STANDARD VISA , N	18.00, F	...	...	...	25	20.00	4,	(800)359-3862
* 78	FIRST UNION NB OF VA DOMINION VISA , R	17.39, F	...	...	...	25	18.00	4,	(800)955-4670
* 79	FIRST USA BANK VISA , R	12.90, V	1	6.90	...	25	0.00	N.R.	(800)955-9900
* 80	FIRST VA BK VISA , R	16.98, F	...	...	...	25	15.00	4,8,	(800)634-8803
81	FIRST-CITIZENS B&TC MASTERCARD , NC	18.00, F	...	...	...	25	15.00	4,	(919)779-8540
82	FIRST-CITIZENS B&TC OF SC MASTERCARD/VISA , SC	14.88, F	...	...	...	25	20.00	4,	(803)733-2050
* 83	FIRSTAR BK MILWAUKEE NA ELAN MASTERCARD & VISA , R	18.00, F	...	...	...	25	15.00	4,	(414)765-4357
* 84	FIRSTIER BK NA LINCOLN VISA , R	18.00, F	...	...	...	25	18.00	4,	(800)432-3209
* 85	FLEET BK OF MA NA MASTERCARD & VISA , R	14.40, V	1	8.40	...	25	25.00	4,	(800)537-3777
86	FLEET BK OF NY VISA , N	14.40, V	1	8.40	...	25	20.00	4,	(800)537-3777
* 87	FLEET NB CLASSIC VISA & MASTERCARD , N	14.40, V	1	8.40	...	25	25.00	4,	(800)537-3777
* 88	GREAT WESTERN BK FSB VISA CLASSIC , R	17.80, V	1	11.8	...	25	20.00	2,3,9	(800)382-3334

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
89	GREENWOOD TC DISCOVER CARD , N	14.90, V	1	8.90	...	25	0.00	1,9	(800)347-2683
90	HARRIS T&SB MASTERCARD/VISA CLASSIC , N	19.80, V	1	9.90	...	30	0.00	N.R.	(708)520-6550
* 91	HOME SVG OF AMER FSB VISA , R	13.10, V	7	9.00	...	25	18.00	4,5,8,9	(800)826-5098
92	HOUSEHOLD BK CA NA REGULAR VISA , N	15.40, V	1	9.40	...	25	25.00	4,9	(800)477-6000
* 93	HUNTINGTON NB MASTERCARD , R	18.90, F	...	...	...	25	18.00	N.R.	(614)480-2719
94	IDAHO FIRST BK CLASSIC VISA , N	14.34, V	5	11.0	...	25	20.00	3,4,5,6,8,	(208)387-3640
* 95	INTEGRA BK PITTSBURGH INTEGRA CARD SERVICES , R	14.90, V	3	8.00	...	25	15.00	2,3,4,6,	(412)644-6123
96	INTRUST BK NA REGULAR MASTERCARD/VISA , N	16.80, F	...	...	...	25	12.00	4,8,	(316)383-1354
97	J C PENNEY NB VISA , N	19.50, F	...	...	...	25	15.00	N.R.	(800)247-4714
98	KEY BK OF NY MASTER CARD , NY	17.40, F	...	...	...	25	25.00	2,3,4,9	SEE APPENDIX
99	KEY BK OF WA VISA CLASSIC VARIABLE RATE , WA	14.90, V	1	8.90	...	25	18.00	4,9	(800)444-4539
100	LEADER FED BK FOR SVG VISA CLASSIC , TN	15.90, F	...	...	...	25	20.00	4,	(901)578-2090
101	LIBERTY NB&TC MASTERCARD , N	18.00, F	...	...	...	30	20.00	4,	(502)589-3111
102	MANUFACTURERS & TRADERS TC VISA , NY	13.25, V	1	7.25	...	25	25.00	4,6,	(800)724-3222
* 103	MARINE MIDLAND BANK NA MASTERCARD , N	19.80, F	...	...	...	25	20.00	4,5,9	(800)962-7463
104	MBNA AMERICA BK NA MASTERCARD , N	17.90, F	...	...	...	25	40.00	N.R.	(800)847-7378
* 105	MELLON BK DELAWARE NA MASTERCARD , R	13.90, V	1	6.90	...	25	35.00	4,5,8,	(800)753-7011

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
* 106	MERCANTILE BK OF ILLINOIS NA MASTERCARD GOLD , R	16.92, F	...	...	...	25	35.00	2,3,4,6,	(800)755-4070
* 107	MONOGRAM BK USA VISA CLASSIC-AMES , N	19.80, F	...	...	...	25	10.00	N.R.	(513)677-6736
* 108	NATIONAL BK OF COMMERCE MASTERCARD , R	19.80, V	1	6.50	...	25	15.00	N.R.	(901)529-6259 EXT: 6259
109	NATIONAL BK OF SC MASTERCARD , SC	16.92, F	...	...	...	0	0.00	4,	(803)775-1236
110	NATIONAL CITY BK MASTERCARD CLASSIC , OH	17.90, T	...	...	...	25	18.00	9	(216)476-8006
111	NATIONAL CITY BK MASTERCARD , N	18.90, F	...	...	...	25	16.00	4,5,	(800)727-8686
112	NATIONAL CITY BK COLUMBUS MASTERCARD CLASSIC , N	19.80, F	...	...	...	25	18.00	N.R.	(614)863-8729
113	NATIONAL CITY BK INDIANA MASTERCARD , IN	17.80, F	...	...	...	25	15.00	4,9	(317)267-6161
* 114	NATIONAL WESTMINSTER BANK NJ MASTERCARD , R	15.90, V	1	9.90	...	25	15.00	4,6,	(516)420-1122
* 115	NATIONAL WESTMINSTER BANK USA VISA , R	15.90, V	1	9.90	...	25	20.00	4,6,	(516)420-1122
116	NATIONSBANK OF DE NA VISA , N	17.90, F	...	...	...	25	18.00	4,	(800)947-2274
* 117	NBD BK NA MASTERCARD , R	16.80, F	...	...	...	25	15.00	4,9	(800)766-4623
118	NORWEST BK IA NA NORWEST MASTERCARD , N	15.00, V	1	9.00	...	25	20.00	1,5,	(800)247-8108
119	NORWEST BK NE NORWEST MASTERCARD , N	15.00, V	1	9.00	...	25	20.00	1,4,	(800)247-8101
120	OAK BROOK BK VARIABLE GOLD MASTERCARD , N	12.90, V	1	4.40	...	25	0.00	2,3,4,6,7, 9	(800)666-1011
* 121	OHIO SA VISA CARD , R	14.75, F	...	...	...	25	25.00	4,	(216)622-4111
122	OLD KENT B&TC MASTERCARD & VISA , N	18.00, F	...	...	...	25	20.00	4,8,	(800)245-5353

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
123	PEOPLES BANK VISA , N	11.50, F	...	...	...	25	25.00	2,3,4,6,9	(800)426-1114
* 124	PNC BK OHIO NA VISA , R	18.90, V	1	6.99	...	25	18.00	4,8,9	(513)651-8068
125	PNC NB VISA , N	17.99, T	...	...	...	25	18.00	4,5,8,9	(800)762-2273
126	PRIMERICA BK MASTERCARD , N	14.75, V	1	8.75	...	25	0.00	2,3,4,6,8, 9	(800)772-7775
* 127	PRUDENTIAL B&TC VISA GOLD , R	16.90, F	...	...	...	30	35.00	2,3,8,9	(800)322-2369
128	REPUBLIC NB VISA , SC	18.60, F	...	...	...	25	0.00	N.R.	(800)473-5252
129	SACRAMENTO SVG BK VISA CLASSIC , CA	15.00, V	1	5.00	...	25	20.00	4,5,8,	(916)974-3600
130	SEATTLE-FIRST NB REGULAR MASTERCARD , WA	18.00, V	4	4.00	...	21	18.00	4,5,	(800)552-7302
* 131	SECURITY NB&TC VISA , R	12.96, V	3	10.0	...	30	18.00	4,5,7,	(800)356-8085
132	SIGNET BK VA VISA , N	19.80, F	...	...	...	25	18.00	4,5,6,8,9	(800)955-7070
133	SIMMONS FIRST NB VISA , AR	8.00, F	...	...	...	25	25.00	4,8,	(501)541-1240
* 134	SOCIETY NB VISA , R	12.63, V	4	9.50	...	25	20.00	2,3,4,5,6,	(216)689-5664
* 135	SOUTHERN NB OF NC MASTERCARD , R	11.90, V	1	5.90	...	25	24.00	4,	(800)289-6404
* 136	SOUTHTRUST BK OF AL NA VISA CLASSIC CARD , R	16.40, V	1	10.4	...	25	15.00	N.R.	(800)292-6538
* 137	STAR BK NA VISA , R	14.50, V	1	8.50	...	25	20.00	2,3,9	(513)762-8836
138	STATE SVG BK VISA , OH	14.88, F	...	...	...	30	0.00	N.R.	(800)421-9543
* 139	SUNTRUST BANCARD NA CLASSIC MASTERCARD , R	18.00, V	1	8.90	...	25	26.00	2,3,4,	(800)432-4832

Number	Institution, credit card plan name and availability ^A	Annual percentage rate and type of pricing ^B	For variable rate plans			Grace period (days) ^F	Annual fee	Other features ^G	Telephone number to obtain application
			Index ^C	Margin ^D	Multiple ^E				
140	SUNWEST BK OF ALBUQUERQUE NA MASTERCARD , N	13.30, V	1	7.30	...	30	20.00	N.R.	(800)552-5356
141	TOWN NORTH NB MASTERCARD-VISA , N	14.00, V	4	0.25	2.00	0	0.00	4,5,	SEE APPENDIX
142	TRUSTCO BANK NEW YORK MASTERCARD , NY	17.90, F	...	...	...	21	12.00	8,9	(518)381-3603
* 143	U S BK NA AAA VISA , R	16.90, F	...	...	...	25	9.50	4,5,6,	(800)872-2659
144	UNION BK MASTERCARD , CA	19.80, F	...	...	...	25	15.00	1,4,	(800)542-6034
145	UNION PLANTERS NB MASTERCARD , N	18.00, F	...	...	...	25	15.00	N.R.	(800)628-8946
146	UNITED MISSOURI BK USA MASTERCARD , N	15.40, V	1	9.40	...	25	18.00	N.R.	(800)821-5184
147	UNITED STATES NB CLASSIC VISA , OR	15.40, V	1	9.40	...	25	15.00	4,	(800)445-9934
148	UNIVERSAL BK UNIVERSAL CARD , N	15.90, V	1	9.90	...	25	20.00	2,3,4,6,7,	(800)423-4343
149	USAA FSB MASTERCARD , N	12.50, V	4	7.00	...	25	0.00	N.R.	SEE APPENDIX
* 150	VALLEY ST BK VISA , R	19.80, V	9	13.0	...	0	0.00	4,5,	(800)285-8585
* 151	WELLS FARGO BK NA MASTERCARD , R	19.80, F	...	...	...	25	18.00	9	(800)642-4720
152	WEST ONE BK ID CLASSIC VISA , N	14.34, V	5	11.0	...	25	20.00	3,4,5,6,8,	(208)387-3640
153	WILMINGTON TC MASTERCARD , N	14.75, V	3	11.5	...	25	18.00	4,5,8,9	(302)652-2378

A P P E N D I X
TERMS OF CREDIT CARD PLANS July 31, 1993

ADDITIONAL INFORMATION ABOUT CREDIT CARD PLANS. IF CREDIT TERMS ARE THE SAME ACROSS STATES WITHIN A REGIONAL PLAN THE STATE ABBREVIATIONS ARE GIVEN. IF CREDIT TERMS DIFFER AMONG STATES WITHIN A REGIONAL OR NATIONAL PLAN THE STATE ABBREVIATION IS GIVEN FOLLOWED BY THE APPLICABLE DIFFERING TERMS.

CODES FOR APPENDIX: INSTITUTION REFERENCE NUMBER, STATE INITIALS, APR/P = ANNUAL PERCENTAGE RATE/TYPE OF PRICING,
MAR = MARGIN, MULT = MULTIPLE, GP = GRACE PERIOD, AF = ANNUAL FEE

4 AL,AK,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,KS,KY,LA,MD,MA,MI,MN,MS,MO,MT,NE
NV,NH,NJ,NM,NY,NC,ND,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VT,VA,WA,WV,WI,WY

5 AL,AK,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,KS,KY,LA,ME,MD,MA,MI,MN,MS,MO,MT
NE,NV,NH,NJ,NM,NY,OR,PA,RI,SC,SD,TN,TX,UT,VT,VA,WA,WV,WY

7 AL,FL,GA,MS,TN

10 AZ,CA,HI,NV,NM,OR,TX,UT

11 AZ,CA,HI,NV,NM,OR,TX,UT

13 CA,OR,WA

20 AZ,NM,UT

28 AR,IL,IA,KS,MO,OK,TN

29 NC,SC

30 ADDRESS: VISA CENTER
BROADWAY NATIONAL BANK
P. O. BOX 17001
SAN ANTONIO, TX 78217

31 AR,LA,TX
ADDRESS: CENTRAL BANK
P. O. BOX 4928
MONROE, LA. 71211

32 AL,FL,GA,KY,MD,MS,MO,TN,TX,VA

39 CT,MA,RI

41 AL,FL,GA,IL,TN

43 AR,IL,IA,KS,KY,MO,TN

44 AR,IL,IA,KS,KY,MO,TN

45 DC,MD,NJ,PA,VA

46 DC,MD,VA

48 OK,TX

49 CT,NJ,NY

A P P E N D I X
TERMS OF CREDIT CARD PLANS July 31, 1993

CODES FOR APPENDIX: INSTITUTION REFERENCE NUMBER, STATE INITIALS, APR/P = ANNUAL PERCENTAGE RATE/TYPE OF PRICING,
MAR = MARGIN, MULT = MULTIPLE, GP = GRACE PERIOD, AF = ANNUAL FEE

53 FL,IN,KY,OH

54 AL,GA,TN
FL, APR/P = 18.00/F

58 AL,AK,AZ,CA,CO,CT,DE,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,MA,MI,MN,MS,MO,MT,NE,NV
NH,NJ,NM,NY,NC,ND,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VT,VA,WA,WV,WI,WY

59 AL,AK,AZ,CA,CO,CT,DE,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,MD,MA,MI,MN,MS,MO,MT,NE,NV
NH,NJ,NM,NY,NC,ND,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VT,VA,WA,WV,WY

60 NJ,NY,PA

61 AK, APR/P = 17.00/F, GP = 0, AF = 12.00
AR, APR/P = 10.00/F, GP = 0, AF = 12.00
CT, APR/P = 15.00/F, GP = 0, AF = 0.00
GA, GP = 0, AF = 12.00
KY, APR/P = 10.00/F, GP = 0, AF = 0.00
LA, GP = 0, AF = 12.00
ME, GP = 0, AF = 12.00
MS, GP = 0, AF = 12.00
NE, APR/P = 16.00/F, GP = 0, AF = 0.00
NJ, APR/P = 16.00/F, GP = 0, AF = 0.00
NY, APR/P = 16.00/F, GP = 0, AF = 0.00
PA, APR/P = 12.00/F, GP = 0, AF = 0.00
TN, APR/P = 12.00/F, GP = 0, AF = 0.00
WA, APR/P = 12.00/F, GP = 0, AF = 0.00

68 CO,NM,TX

70 AL,LA
FL, APR/P = 18.00/V, AF = 14.00
GA, APR/P = 18.00/V, AF = 14.00
MS, APR/P = 19.50/V
NC, APR/P = 18.00/V
SC, APR/P = 18.00/V
TN, APR/P = 18.00/V, AF = 14.00
TX, APR/P = 18.00/V, AF = 15.00

72 ME,NH

76 AR, APR/P = 12.40/V

78 DC,GA,KY,MD,NC,OH,SC,TN,VA,WV

79 AZ,CA,FL,GA,IL,LA,MD,MI,NJ,NY,OH,OK,PA,TX,VA,WA

80 DC,MD,VA

83 IL,IA,MI,MN,WI

84 AZ,CO,ID,IA,KS,MN,MO,NE,ND,SD,UT,WY

85 CT,MA,NH,RI,VT

A P P E N D I X
TERMS OF CREDIT CARD PLANS July 31, 1993

CODES FOR APPENDIX: INSTITUTION REFERENCE NUMBER, STATE INITIALS, APR/P = ANNUAL PERCENTAGE RATE/TYPE OF PRICING,
MAR = MARGIN, MULT = MULTIPLE, GP = GRACE PERIOD, AF = ANNUAL FEE

ME, AF = 12.00

87 IL, AF = 20.00
KY, AF = 20.00
LA, AF = 12.00
ME, AF = 12.00
MS, AF = 12.00
NJ, AF = 15.00
NC, AF = 20.00
PA, AF = 15.00

88 CA,FL

91 AZ,FL,OH,OR,WA
CA, APR/P = 18.00/F, IND = 0, MAR = 0.00, AF = 20.00
IL, APR/P = 16.50/F, IND = 0, MAR = 0.00
MO, AF = 0.00
NY, APR/P = 16.90/F, IND = 0, MAR = 0.00
TX, APR/P = 14.00/F, IND = 0, MAR = 0.00, AF = 0.00

93 FL, APR/P = 16.90/F
KY, GP = 30, AF = 20.00
WV, APR/P = 16.90/F

95 OH,PA,WV

98 ADDRESS: KEY BANK OF NEW YORK
P.O. BOX 1897
ALBANY, NY 12207

103 NY, AF = 15.00

105 DE,DC,MD,NJ,NY,OH,PA,VA,WV

106 AR,IL,IA,KS,KY,MO,NE,OK,TN

107 CO, APR/P = 18.00/F
ME, APR/P = 18.00/F
NC, APR/P = 18.00/F
WI, APR/P = 18.00/F

108 AR,GA,KY,MS

114 NJ,NY,PA

115 CT,NJ,NY

117 FL,IL,IN,MI,OH

121 AL,AZ,AR,CO

124 KY, APR/P = 17.99/V
WV, APR/P = 17.99/V

A P P E N D I X
TERMS OF CREDIT CARD PLANS July 31, 1993

CODES FOR APPENDIX: INSTITUTION REFERENCE NUMBER, STATE INITIALS, APR/P = ANNUAL PERCENTAGE RATE/TYPE OF PRICING,
MAR = MARGIN, MULT = MULTIPLE, GP = GRACE PERIOD, AF = ANNUAL FEE

127 AL,AK,AZ,AR,CA,CO,CT,DE,DC,FL,GA,HI,ID,IL,IN,IA,KS,KY,LA,ME,MD,MA,MI,MN,MS,MO
MT,NE,NV,NH,NJ,NM,NY,NC,ND,OH,OK,OR,RI,SC,SD,TN,TX,UT,VT,VA,WA,WV,WI,WY

131 AR,CO,KS,LA,MS,MO,NM,OK,TN,TX

134 CA, MAR = 11.5
CO, MAR = 11.5
IA, MAR = 11.5
KS, MAR = 11.5
ME, MAR = 11.5, AF = 12.00
MD, MAR = 11.5
MA, MAR = 11.5
MN, MAR = 11.5
MO, MAR = 11.5
NJ, MAR = 11.5
NY, MAR = 11.5
WV, MAR = 11.5
WI, MAR = 11.5
WY, MAR = 11.5

135 NC,SC

136 AL,FL,GA,NC,SC,TN

137 IN,KY

139 GA
FL, AF = 21.00
TN, AF = 20.00

141 ADDRESS: TOWN NORTH NATIONAL BANK
4455 LBJ FREEWAY
P. O. BOX 814810
DALLAS, TEXAS 75381-4810

143 AZ,CO,HI,ID,MT,NV,OR,SD,UT,WA

149 ADDRESS: USAA CREDIT CARD CENTER INC.
P. O. BOX 21658
TULSA, OK 74121

150 NE,SD

151 AZ,CA,WA

Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

OFFICIAL BUSINESS
Penalty for Private Use, \$300

POSTAGE AND FEES PAID
Board of Governors
of the Federal Reserve System
622



First Class