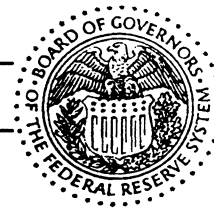


FEDERAL RESERVE statistical release



E.5 (115)

March 15, 1994

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.

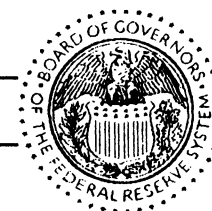
Part two of the report contains more complete credit term information about each issuer's largest credit card plan. In addition to the items provided in Part one, it includes information regarding late payment and minimum finance charges, transaction fees for cash advances and purchases, any over-the-limit 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

January 31, 1994

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 VISA/MASTERCARD STANDARD , N	16.30, V	9	3.00	0.00	25	0.00	2,3,4,6,	(800)288-6844
2	AFBA IND BK VISA , N	12.50, V	1	6.00	...	25	0.00	N.R.	(800)473-5252
3	AMALGAMATED BK CHICAGO STANDARD MASTERCARD. , N	12.00, V	1	6.00	...	25	0.00	3,4,	(312)822-3130

* 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 EXPRESS CENTURION BK OPTIMA CARD , R	14.25, V	1	...	8.25	25	25.00	2,3,4,6,9	(800)635-5955
* 5	AMERICAN GEN FNCL CTR THE MORE CARD VISA , R	19.80, F	...	...	...	25	0.00	N.R.	(812)828-6673
6	AMERICAN SVG BK FA VISA CLASSIC , CA	18.90, F	...	...	...	25	18.00	4,	(800)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	18.00	N.R.	(800)243-7762
* 11	BANK OF AMER NT&SA VISA CLASSIC , R	16.90, V	1	9.00	...	25	18.00	N.R.	(800)243-7762
12	BANK OF BALTIMORE VISA , N	15.90, F	...	...	...	25	15.00	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 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 MASTERCARD , N	11.00, V	1	5.00	...	0	0.00	N.R.	(800)942-1977
19	BANK ONE AKRON NA VISA , OH	15.90, V	1	9.90	...	25	0.00	N.R.	(216)972-1322
* 20	BANK ONE AZ NA STANDARD MASTERCARD / VISA , R	17.45, V	1	9.45	...	25	20.00	2,3,4,9	(800)862-2427

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 , N	19.80, V	1	9.90	...	25	20.00	N.R.	(513)985-5706
22	BANK ONE CLEVELAND NA MASTERCARD , OH	13.90, V	1	7.90	...	25	20.00	N.R.	(216)352-5993
23	BANK ONE COLUMBUS NA VISA CLASSIC , N	15.90, V	1	9.90	...	25	20.00	N.R.	(614)248-9412
24	BANK ONE DAYTON NA VISA-CLASSIC , N	18.00, F	...	...	...	0	20.00	N.R.	(513)449-1471
25	BANK ONE YOUNGSTOWN NA VISA , N	15.90, V	1	9.90	...	25	20.00	N.R.	(216)743-8024
26	BARNETT BK OF BROWARD CO NA CLASSIC VISA , FL	15.90, V	1	9.90	...	25	0.00	4,9	(800)323-6276
27	BARNETT BK OF TAMPA CLASSIC VISA , FL	15.90, V	1	9.90	...	25	0.00	4,9	(800)323-6276
28	BAYBANK MASTERCARD CLASSIC , N	14.90, V	1	8.90	...	25	21.00	3,4,8,	(800)221-3393
* 29	BOATMENS BK OF DE MASTERCARD , R	15.30, V	1	9.30	...	25	0.00	N.R.	(800)466-6420
* 30	BRANCH BKG&TC MASTERCARD , R	18.00, F	...	...	...	25	15.00	4,9	(800)476-4228
31	BROADWAY NB VISA , TX	13.92, V	4	...	2.00	0	0.00	N.R.	SEE APPENDIX
* 32	CENTRAL BK VISA , R	18.00, F	...	...	...	25	12.00	4,9	SEE APPENDIX
33	CENTRAL CAROLINA B&TC MASTERCARD GOLD , N	9.00, V	1	1.50	...	25	20.00	4,6,9	(800)334-1073
34	CENTRAL FIDELITY NB 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	15.90, V	1	9.90	...	25	40.00	1,4,9	(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 CITIBANK CLASSIC MASTERCARD & VISA , N	15.40, V	1	9.40	...	20	0.00	N.R.	(800)950-5114
39	CITIZENS TC CITIZENS VISA CLASSIC , N	14.50, F	...	...	...	0	0.00	N.R.	(800)922-9999
40	COLONIAL NB USA VISA , N	17.95, V	1	9.95	...	25	0.00	N.R.	(800)492-2500
* 41	COLORADO NB VISA , R	14.90, V	1	8.90	1.00	25	12.00	N.R.	(800)933-4433
42	COLUMBUS BK CO VISA CLASSIC , N	15.90, F	...	...	...	25	12.00	9	(800)543-8227
43	COMERICA BK-DETROIT COMERICA CLASSIC CARD. , N	16.75, F	...	...	...	25	15.00	4,	(800)841-0012
* 44	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
* 45	COMMERCE BK OF OMAHA NA SPECIAL CONNECTIONS VISA/MASTERCARD , R	16.50, V	1	7.40	...	25	0.00	4,9	(800)645-2103
* 46	COMMERCE BK OF SPRINGFIELD NA SPECIAL CONNECTION MASTERCARD , R	16.50, V	1	7.40	...	25	0.00	4,9	(800)645-2103
* 47	COMPASS BK MASTERCARD , R	12.90, V	1	6.90	9.90	25	20.00	N.R.	(800)239-5175
* 48	CORESTATES BK OF DE NA VISA , R	17.80, V	1	8.80	...	25	20.00	N.R.	(800)833-3010
49	CRESTAR BK VISA CLASSIC , N	15.90, F	...	...	...	25	20.00	4,9	(800)368-7700
50	DIAL BK DIAL BANK MASTERCARD/VISA , N	19.80, F	...	...	...	25	20.00	N.R.	(605)336-3933
* 51	EQUITY BK FOR SVG FA VISA , R	17.90, F	...	...	...	30	15.00	N.R.	(800)456-2273
* 52	EUROPEAN AMERICAN BK MASTERCARD , R	16.75, F	...	...	...	25	20.00	N.R.	(516)296-6028
53	FCC NB VISA , N	19.80, V	1	9.90	...	25	20.00	4,9	(800)368-4535
54	FIDELITY NB VISA CONSUMERS CARD , N	15.90, F	...	...	...	25	20.00	9	(800)753-2900

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	FIDELITY TC MASTERCARD / VISA , N	15.90, V	1	9.90	...	25	0.00	2,3,4,5,6, 8,	(800)323-5353
* 56	FIFTH THIRD BK SELECT VISA , R	11.90, V	1	5.90	...	30	18.00	N.R.	(513)744-8573
* 57	FIRST ALABAMA BK MASTERCARD , R	19.50, F	...	...	...	25	15.00	N.R.	(800)828-6893
58	FIRST BK SOUTH DAKOTA NA FIRST BANK VISA , N	14.90, V	1	8.90	...	25	20.00	4,5,	(800)285-8585
59	FIRST CITIZENS B&TC MASTERCARD , NC	18.00, F	...	...	...	25	15.00	4,	(919)779-8540
60	FIRST CITIZENS B&TC OF SC MASTERCARD/VISA , SC	14.88, F	...	...	...	25	20.00	4,	(803)733-2050
61	FIRST CONSUMERS NB MASTERCARD , N	18.90, V	1	7.50	...	30	20.00	2,3,4,	(800)876-3262
* 62	FIRST DEPOSIT NAT CREDIT CRD BK VISAGOLD , R	13.90, V	1	7.90	...	25	0.00	1,2,3,4,6, 9	(800)227-6886
* 63	FIRST DEPOSIT NB VISA GOLD , R	16.90, V	1	10.9	...	0	0.00	1,2,3,4,6, 9	(800)227-6886
* 64	FIRST FIDELITY BK NA VISA , R	14.80, V	1	8.80	...	25	15.00	1,	(800)338-0644
* 65	FIRST FNCL BK FSB FIRST FINANCIAL VISA. , N	17.80, F	...	...	...	25	15.00	1,2,3,4,5, 6,9	(800)472-4684
66	FIRST HI BK MASTERCARD , HI	16.50, F	...	...	...	25	15.00	4,6,7,	(800)843-8411
67	FIRST INTRST BK OF AZ NA VISA / STANDARD CARD , N	17.90, F	...	...	...	25	20.00	4,	(800)955-5050
68	FIRST INTRST BK OF CA VISA STANDARD CARD , CA	15.90, V	1	9.90	...	25	20.00	4,5,7,	(800)955-5050
69	FIRST INTRST BK OF NV NA MASTERCARD / STANDARD CARD , N	17.90, F	...	...	...	25	15.00	4,	(800)955-5050
70	FIRST INTRST BK OF OR NA VISA CLASSIC , OR	19.50, V	1	9.90	...	25	25.00	4,	(805)955-5050
71	FIRST INTRST BK OF WA NA VISA / MASTERCARD , WA	14.90, F	...	...	...	25	18.00	4,5,	(800)955-5050

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 NB OF ATLNT VISA , N	8.90, V	1	2.90	...	25	39.00	4,5,	(800)842-3262
* 73	FIRST NB OF COMMERCE VISA / MASTERCARD , R	19.80, V	1	8.40	...	25	12.00	N.R.	(800)826-3390
74	FIRST NB OF OMAHA VISA , N	19.75, V	9	13.0	...	0	0.00	4,5,9	(800)688-7070
* 75	FIRST NH BK MASTERCARD , R	14.90, V	1	8.40	...	25	20.00	4,	(603)634-6802
76	FIRST OF AMER BK-MI NA CLASSIC FIXED RATE MASTERCARD/VISA. , MI	18.00, F	...	...	...	25	20.00	N.R.	(800)423-3883
77	FIRST OMNI BK NA VISA/MASTERCARD , N	19.44, F	...	...	...	25	18.00	N.R.	(800)441-8026
78	FIRST SECURITY BK ID NA VISA , ID	14.90, V	1	8.90	...	25	0.00	4,5,6,	(800)445-2689
* 79	FIRST SECURITY BK OF NM NA MASTERCARD , R	15.50, V	1	6.00	...	25	0.00	4,	(800)727-7927
80	FIRST SECURITY BK OF UT NA VISA , UT	14.90, V	1	8.90	...	25	0.00	4,5,6,	(800)445-2689
* 81	FIRST TENNESSEE BK NA MMPHS VISA CLASSIC , R	15.40, V	1	9.40	...	25	18.00	N.R.	(800)234-2840
82	FIRST UNION NB OF GA STANDARD VISA , N	18.00, F	...	...	...	25	20.00	4,9	(800)359-3862
* 83	FIRST USA BANK VISA , R	12.90, V	1	6.90	...	25	0.00	N.R.	(800)955-9900
* 84	FIRST VA BK VISA , R	16.98; F	...	...	...	25	15.00	4,8,	(800)634-8803
* 85	FIRSTAR BK MILWAUKEE NA ELAN MASTERCARD AND VISA. , R	18.00, F	...	...	...	25	15.00	4,	(800)765-4357
* 86	FIRSTIER BK NA LINCOLN VISA , R	18.00, F	...	...	...	25	18.00	4,	(800)432-3209
87	FLEET BK NA CLASSIC VISA & MASTERCARD , N	14.40, V	1	8.40	...	25	25.00	4,	(800)537-3777
88	FLEET BK OF MA NA CLASSIC VISA & MASTERCARD , N	14.40, V	1	8.40	...	25	25.00	4,	(800)537-3777

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	FLEET BK OF NY MASTERCARD , N	14.40, V	1	8.40	...	25	20.00	4,	(800)537-3777
* 90	FLEET NB CLASSIC VISA & MASTERCARD , N	14.40, V	1	8.40	...	25	25.00	4,	(800)537-3777
* 91	GE CAPITAL CONSUMER CARD CO VISA CLASSIC - AMES , N	19.80, F	...	...	...	25	10.00	N.R.	(513)677-6736
92	GREENWOOD TC DISCOVER CARD , N	14.90, V	1	8.90	...	25	0.00	1,9	(800)347-2683
93	HARRIS T&SB MASTERCARD OR VISA CLASSIC. , N	15.90, V	1	9.90	...	3	0.00	N.R.	(708)520-6550
94	HOUSEHOLD BK NV NA MASTERCARD REGULAR , N	14.40, V	1	8.40	...	25	15.00	1,4,9	(800)947-1000
* 95	HUNTINGTON NB MASTERCARD , R	18.90, F	...	...	...	25	48.00	N.R.	(614)480-2719
* 96	IDAHO FIRST BK GOLD VISA / MASTERCARD , R	9.47, V	5	6.00	...	25	35.00	3,4,5,6,8,	(208)387-3640
* 97	INTEGRA BK PITTSBURGH INTEGRA CARD SERVICES , R	14.90, V	3	8.00	...	25	15.00	2,4,5,	(412)644-7554
98	INTRUST BK NA REGULAR MASTERCARD/VISA , N	16.80, F	...	...	...	25	12.00	4,8,	(316)383-1354
99	J C PENNEY NB VISA , N	19.50, F	...	...	...	25	15.00	N.R.	(800)247-4714
100	KELLY FIELD NB VISA - KELLY BANK CUSTOMERS , TX	13.92, F	...	...	...	25	0.00	N.R.	SEE APPENDIX
101	KEY BK OF NY MASTERCARD , NY	17.40, F	...	...	...	25	25.00	2,3,4,9	(800)444-4539
102	LEADER FED BK FOR SVG VISA CLASSIC , TN	15.90, F	...	...	...	25	20.00	4,	(901)578-2090
103	LIBERTY NB&TC MASTERCARD , N	18.00, F	...	...	...	30	20.00	4,	(502)589-3111
104	MANUFACTURERS & TRADERS TC VISA , NH	13.25, V	1	7.25	...	25	25.00	4,6,	(800)724-3222
105	MARINE MIDLAND BANK MASTERCARD , N	19.80, F	...	...	...	25	20.00	4,5,9	(800)962-7463

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	MBNA AMERICA BK NA MASTERCARD , N	16.90, F	...	...	...	25	40.00	N.R.	(800)847-7378
* 107	MELLON BK DELAWARE NA MASTERCARD , R	13.90, V	1	6.90	...	25	35.00	4,5,8,	(800)753-7011
* 108	MERCANTILE BK OF IL NA MASTERCARD GOLD , R	16.92, F	...	...	...	25	35.00	2,3,4,	(800)755-4070
* 109	NATIONAL BK OF COMMERCE MASTER CARD , R	19.80, V	1	6.50	...	25	15.00	4,	(901)529-6259
110	NATIONAL BK OF SC MASTERCARD , SC	16.92, F	...	...	...	0	0.00	4,	(803)922-0434
111	NATIONAL CITY BK MASTERCARD CLASSIC , OH	17.90, T	...	...	...	25	18.00	9	(216)476-8006
112	NATIONAL CITY BK MASTERCARD , N	18.90, F	...	...	...	25	16.00	4,5,9	(800)727-8686
113	NATIONAL CITY BK COLUMBUS MASTERCARD CLASSIC , N	19.80, V	1	7.40	...	25	18.00	N.R.	(614)863-2729
114	NATIONAL CITY BK IN MASTERCARD. , IN	17.80, F	...	...	...	25	15.00	4,9	(317)267-6161
* 115	NATIONAL WESTMINSTER BANK NJ MASTERCARD , R	15.90, V	1	9.90	...	25	15.00	4,6,	(516)420-1122
* 116	NATIONAL WESTMINSTER BANK USA VISA , R	15.90, V	1	9.90	...	25	20.00	4,6,	(516)420-1122
117	NATIONSBANK OF DE NA VISA , N	17.90, F	...	...	...	25	18.00	4,	(800)732-9194
* 118	NBD SKOKIE BK NA MASTERCARD, VISA. , R	14.40, F	...	...	...	25	0.00	4,9	(800)766-4623
119	NORWEST BK IA NA NORWEST MASTERCARD. , N	15.00, V	1	9.00	...	25	20.00	1,4,	(800)247-8101
120	NORWEST BK NE NORWEST MASTERCARD , N	15.00, V	1	9.00	...	25	20.00	1,4,	(800)247-8101
121	OAK BROOK BK MASTERCARD. , N	12.90, V	1	4.40	...	25	0.00	2,3,4,6,	(800)666-1011
* 122	OHIO SA VISA CARD , R	14.75, F	...	...	...	25	25.00	N.R.	(216)622-4111

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	OLD KENT B&TC MASTERCARD AND VISA. , N	18.00, V	1	5.00	...	25	20.00	4,	(800)245-5353
124	ONE VALLEY BK NA MASTERCARD , WV	14.75, F	...	...	...	0	12.00	N.R.	(800)342-7343
125	PEOPLES BANK VISA , N	11.50, F	...	...	...	25	25.00	4,	(203)426-1114
* 126	PNC BK OH NA VISA , R	18.90, V	1	6.99	...	25	18.00	4,8,	(513)651-8072
127	PNC NB VISA , N	17.99, T	...	...	...	25	18.00	4,5,8,9	(800)762-2273
128	PRIMERICA BK MASTERCARD , N	14.75, V	1	8.75	...	25	0.00	2,3,4,6,8, 9	(800)772-7775
* 129	PRUDENTIAL B&TC VISA GOLD , R	16.90, F	...	...	...	30	35.00	2,3,8,9	(800)322-2369
130	S&T BK VISA , N	9.96, F	...	...	...	25	15.00	4,5,9	(412)479-5030
131	SACRAMENTO SVG BK VISA CLASSIC , CA	15.00, V	1	5.00	...	25	15.00	4,5,8,	(916)974-3600
132	SEATTLE-FIRST NB REGULAR MASTERCARD / VISA , WA	18.00, V	4	4.00	...	21	18.00	4,5,	(800)552-7302
* 133	SECURITY NB&TC VISA , R	13.12, V	3	10.0	...	30	18.00	1,4,5,6,	(800)356-8085
134	SIGNET BK VA VISA , N	19.80, F	...	...	...	25	18.00	4,5,6,8,9	(800)955-7070
135	SIMMONS FIRST NB VISA CLASSIC , AR	8.00, V	8	5.00	...	25	25.00	4,	(800)272-2102
* 136	SOCIETY NB VISA , R	12.74, V	4	9.50	...	25	20.00	2,3,4,5,6,	(216)689-7770
* 137	SOUTHERN NB OF NC MASTERCARD , R	11.90, V	1	5.90	...	25	24.00	4,	(800)289-6404
* 138	SOUTHTRUST BK OF AL NA VISA CLASSIC CARD , R	16.40, V	1	10.4	...	25	15.00	5,9	(800)239-2313
* 139	STAR BK NA VISA , R	14.50, V	1	8.50	...	25	20.00	2,3,9	SEE APPENDIX

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	STATE SVB BK VISA , OH	14.88, F	...	...	...	30	0.00	N.R.	(800)421-9543
* 141	SUNTRUST BANCARD NA CLASSIC CARD , R	14.90, V	1	8.90	...	25	26.00	N.R.	(800)432-4932 EXT: 4932
142	SUNWEST BK OF ALBUQUERQUE NA MASTERCARD , N	15.30, V	1	9.30	...	30	20.00	N.R.	(800)426-6420
143	TOWN NORTH NB MASTERCARD - VISA , N	14.00, V	4	0.25	2.00	0	0.00	4,5,	SEE APPENDIX
144	TRUSTCO BK NY MASTERCARD , NY	17.90, F	...	...	...	25	12.00	8,	(518)381-3603
* 145	U S BK NA AAA VISA / MASTERCARD , R	16.90, F	...	...	...	25	9.50	4,5,6,	(800)872-2659
146	UNION BK MASTERCARD , CA	19.80, F	...	...	...	25	15.00	1,4,	(619)230-4134
147	UNION PLANTERS NB MASTERCARD , N	18.00, F	...	...	...	25	15.00	N.R.	(901)383-6691
148	UNITED MISSOURI BK USA MASTERCARD , N	15.40, V	1	9.40	...	25	18.00	4,9	(800)821-5184
* 149	UNITED NB VISA , R	9.99, F	...	...	...	30	0.00	9	(800)242-7600
150	UNITED STATES NB OF OR CLASSIC VISA / MASTERCARD , OR	15.40, V	1	9.40	...	25	15.00	4,	(800)445-9934
151	UNIVERSAL BK MASTERCARD CLASSIC , N	15.90, V	1	9.90	...	25	20.00	2,3,4,6,	(800)423-4343
152	USAA FSB MASTERCARD , N	12.50, V	4	7.00	...	25	0.00	N.R.	SEE APPENDIX
* 153	VALLEY ST BK VALLEY STATE BANK VISA , R	19.80, V	9	13.0	...	0	0.00	N.R.	(800)688-7070
* 154	WELLS FARGO BK NA MASTERCARD / VISA , R	19.80, F	...	...	...	25	18.00	9	(800)642-4720
155	WEST ONE BK ID CLASSIC MASTERCARD / VISA , N	14.47, V	5	11.0	...	25	20.00	3,4,5,6,8,	(208)387-3640
156	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 January 31, 1994

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,NC,ND,OH,OK,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, APR/P = 19.30/V
NM, APR/P = 19.30/V
UT, APR/P = 19.30/V
- 29 AR,IL,IA,KS,MO,NM,OK,TN,TX
- 30 NC,SC
- 31 ADDRESS: BROADWAY NATIONAL BANK
P. O. BOX 17001
SAN ANTONIO, TEXAS 78217
- 32 AR,LA,TX
ADDRESS: CENTRAL BANK
CENTRAL CARD SYSTEMS
P. O. BOX 4928
MONROE, LOUISIANA 71211
- 41 AZ,CA,CO,ID,MI,MN,MT,NV,ND,OR,SD,UT,WA,WY
- 44 AR,IL,IA,KS,KY,MO,TN
- 45 AR,IL,IA,KS,KY,MO,TN
- 46 AR,IL,IA,KS,KY,MO,TN
- 47 AL,FL,TX
- 48 DC,MD,NJ,PA,VA
- 51 OK,TX
- 52 CT,NJ,NY

A P P E N D I X
TERMS OF CREDIT CARD PLANS January 31, 1994

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

56 FL,IN,KY,OH

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

62 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

63 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

64 NJ,NY,PA

65 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
 DE, APR/P = 15.00/F, AF = 0.00
 GA, APR/P = 15.00/F, AF = 12.00
 KY, APR/P = 10.00/F, AF = 12.00
 LA, APR/P = 10.00/F, AF = 12.00
 ME, APR/P = 10.00/F, AF = 12.00
 MS, APR/P = 10.00/F, AF = 12.00
 NE, APR/P = 16.00/F
 NJ, APR/P = 16.00/F, GP = 0, AF = 0.00
 NY, APR/P = 16.00/F
 ND, APR/P = 16.00/F, AF = 0.00
 PA, APR/P = 12.00/F, GP = 0, AF = 0.00
 RI, AF = 0.00
 TN, APR/P = 12.00/F
 WA, APR/P = 12.00/F, GP = 0, AF = 0.00

73 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

75 ME,NH

79 CO,NM,TX

81 TN
 AR, APR/P = 12.40/V

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

84 DC,MD,VA

85 IL,IA,MI,MN,VA

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

A P P E N D I X
TERMS OF CREDIT CARD PLANS January 31, 1994

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

90 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

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

95 FL, APR/P = 16.90/F
 IN, APR/P = 16.90/F, AF = 0.00
 KY, GP = 30

96 OR, APR/P = 10.47/V, MAR = 7.00
 UT, APR/P = 10.47/V, MAR = 7.00
 WA, APR/P = 10.47/V, MAR = 7.00

97 OH,PA,WV

100 ADDRESS: KELLY FIELD NATIONAL BANK
 P. O. BOX 28010
 SAN ANTONIO, TEXAS 78238

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

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

109 AL,AR,KY,MS,SD

115 NJ,NY,PA
 AK, APR/P = 0.00/V

116 CT,NJ,NY

118 FL,IL,IN,MI,OH

122 AL,AK,AZ,AR

126 IN
 KY, APR/P = 17.99/V

129 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

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

136 CA, APR/P = 14.74/V, MAR = 11.5
 CO, APR/P = 14.74/V, MAR = 11.5

A P P E N D I X
TERMS OF CREDIT CARD PLANS January 31, 1994

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

IA, APR/P = 14.74/V

137 NC,SC

138 AL,FL,GA,NC,SC,TN

139 OH,WV
ADDRESS: STAR BANK, N.A.
COLLIN G. MCKENNY, SR. VICE PRESIDENT
P. O. BOX 956
CINCINNATI, OH. 45201-0956

141 AL,FL,GA,TN

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

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

149 KY,OH,PA,VA,WV

152 ADDRESS: USAA CREDIT CARD CENTER INC.
A DIVISION OF USAA FEDERAL SAVINGS BANK
P. O. BOX 21658
TULSA, OKLAHOMA 74121

153 NE,SD

154 AZ,CA,WA