



# Product and Pricing Review of Top US Credit Card Issuers

Daily analysis of Pricing, Products and Fees

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## Data Collection & Research Methodology

Credit card has become an indispensable part of an average American's life because of its wide acceptance for payment of goods and services at the most point of sales. Most credit cards offer a variety of benefits like grace period, introductory purchase APR, balance transfer etc. To track these changing variables and provide comparative analytics to corporate users, Zivanta.com uses proprietary technologies and algorithms to data mine top credit card issuers data, normalizes the data and provide a structured framework for analyzing credit card competitive analytics.

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## About Zivanta.com

Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. The product, pricing and promotion information is available to corporate users on a free 60 day trial followed by monthly/annual subscription. In addition to serving corporate customer, Zivanta has also developed a companion web comparison engine for retail consumers to research credit cards available from multiple credit card issuers.

Zivanta.com is based out of Charlotte, NC with offshore development office located at Kolkata, India.

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Ally Cashback Credit Card	VISA	\$0	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	4%	\$5	NA	\$35	NA	3%	NA

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# American Express

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Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
American Express Green Card	AMEX	\$95	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	2.7%	NA
Amex EveryDay Credit Card	AMEX	\$0	NA	25	13.99%	23.99%	0.0%	12	13.99%	23.99%	0.0%	12	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Amex EveryDay Preferred Credit Card	AMEX	\$95	NA	25	13.99%	23.99%	0.0%	12	13.99%	23.99%	0.0%	12	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Blue Cash Everyday Card from American Express	AMEX	\$0	NA	25	13.99%	24.99%	0.0%	15	13.99%	24.99%	0.0%	15	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Blue Cash from American Express Card	AMEX	\$0	NA	25	18.24%	23.24%	NA	NA	18.24%	23.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Blue Cash Preferred Card from American Express	AMEX	\$95	NA	25	13.99%	24.99%	0.0%	12	13.99%	24.99%	0.0%	12	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Blue From American Express Card	AMEX	\$0	NA	25	16.24%	21.24%	NA	NA	16.24%	21.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Blue Sky from American Express	AMEX	\$0	NA	25	18.24%	23.24%	NA	NA	18.24%	23.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Delta Reserve Credit Card from American Express	AMEX	\$450	NA	25	16.74%	25.74%	NA	NA	16.74%	25.74%	NA	NA	3%	\$5	29.99%	\$38	\$38	NA	NA
Gold Delta SkyMiles Credit Card	AMEX	\$95	12	25	16.74%	25.74%	NA	NA	16.74%	25.74%	NA	NA	3%	\$5	29.99%	\$38	\$38	NA	NA
Hilton HHonors Card from American Express	AMEX	\$0	NA	25	16.24%	20.24%	NA	NA	16.24%	20.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Hilton HHonors Surpass Card from American Express	AMEX	\$75	NA	25	16.24%	20.24%	NA	NA	16.24%	20.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
Platinum Card from American Express	AMEX	\$550	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA
Platinum Delta SkyMiles Credit Card	AMEX	\$195	NA	25	16.74%	25.74%	NA	NA	16.74%	25.74%	NA	NA	3%	\$5	29.99%	\$38	\$38	NA	NA
Premier Rewards Gold Card from American Express	AMEX	\$195	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA
The Mercedes-Benz Credit Card from American Express	AMEX	\$95	NA	25	16.24%	16.24%	0.0%	6	16.24%	16.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA
The Starwood Preferred Guest Credit Card from American Express	AMEX	\$95	12	25	16.24%	20.24%	NA	NA	16.24%	20.24%	NA	NA	3%	\$5	29.99%	\$38	\$38	NA	NA
Blue Delta Skymiles Credit Card	AMEX	\$0	NA	25	16.74%	25.74%	NA	NA	16.74%	25.74%	NA	NA	3%	\$5	29.99%	\$38	\$38	2.7%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

## INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
The Mercedes-Benz Credit Card from American Express	AMEX	3/1/2017	\$95	NA	25	15.74%	15.74%	0.0%	6	15.74%	15.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Sky from American Express	AMEX	3/1/2017	\$0	NA	25	17.74%	22.74%	NA	NA	17.74%	22.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue from American Express	AMEX	3/1/2017	\$0	NA	25	15.74%	20.74%	NA	NA	15.74%	20.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Cash from American Express	AMEX	3/1/2017	\$0	NA	25	17.74%	22.74%	NA	NA	17.74%	22.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Plenti Credit Card from Amex	AMEX	21/10/2017	\$0	NA	25	15.99%	25.99%	0	12	15.99%	25.99%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Gold Card From American Express	AMEX	21/10/2017	\$160	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA

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Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Allegiant World MasterCard	MC	\$59	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Amtrak Guest Rewards World MasterCard credit card	MC	\$79	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
BankAmericard Credit Card	MC	\$0	NA	25	12.99%	22.99%	NA	NA	12.99%	22.99%	0%	15	3%	\$10	29.99%	\$38	\$27	3%	NA
BankAmericard Credit Card for Students	MC	\$0	NA	25	12.99%	22.99%	NA	NA	12.99%	22.99%	0%	15	3%	\$10	29.99%	\$38	\$27	3%	NA
BankAmericard Secured Credit Card	MC	\$39	NA	25	21.24%	21.24%	NA	NA	21.24%	21.24%	NA	NA	3%	\$10	29.99%	\$38	\$27	3%	NA
MLB Credit Cards	MC	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Norwegian Cruise Line World MasterCard Credit Card	MC	\$0	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	3%	NA
Pink Ribbon BankAmericard Cash Rewards Credit Card	MC	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Spirit Airlines World MasterCard Credit Card	MC	\$59	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$10	29.99%	\$37	\$27	3%	NA
Virgin Atlantic World Elite MasterCard Credit Card	MC	\$90	NA	25	13.24%	20.24%	NA	NA	13.24%	20.24%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Alaska Airlines Visa Signature Credit Card	V	\$75	12	25	13.24%	20.24%	NA	NA	13.24%	20.24%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Asiana Visa Signature Credit Card	V	\$99	NA	25	13.24%	20.24%	NA	NA	13.24%	20.24%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Bank Of America Cash Rewards Credit Card	V	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Bank Of America Cash Rewards For Students Credit Card	V	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Bank Of America Premium Rewards	V	\$95	NA	25	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Bank Of America Travel Rewards Credit Card	V	\$0	NA	25	15.99%	23.99%	0%	12	15.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Bank Of America Travel Rewards For Students Credit Card	V	\$0	NA	25	15.99%	23.99%	0%	12	15.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Celebrity Cruises Visa Signature Credit Card	V	\$69	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
Royal Caribbean Visa Signature Credit Card	V	\$0	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
US Pride BankAmericard Cash Rewards Visa Card	V	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
World Wildlife Fund	V	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA

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### INACTIVE CREDIT CARD

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
BankAmericard Better Balance Rewards Credit Card	MC	13/6/2017	\$0	NA	25	12.74%	22.74%	NA	NA	12.74%	22.74%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
Bass Pro Shops Outdoor Rewards Credit Card	MC	13/6/2017	\$0	NA	25	13.74%	23.74%	0%	12	13.74%	23.74%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA

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Card Name	Network	Date of Inactive	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
			In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
BankAmericard Cash Rewards credit card	V	26/8/2017	\$0	NA	25	13.99%	23.99%	0%	NA	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
BankAmericard Cash Rewards Credit Card for Students	V	26/8/2017	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	3%	\$10	29.99%	\$38	\$27	3%	NA
BankAmericard Travel Rewards	V	26/8/2017	\$0	NA	25	15.99%	23.99%	0%	12	15.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA
BankAmericard Travel Rewards Credit Card for Students	V	26/8/2017	\$0	NA	25	15.99%	23.99%	0%	12	15.99%	23.99%	NA	NA	3%	\$10	29.99%	\$38	\$27	NA	NA

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Barclaycard Arrival Plus World Elite MasterCard	MC	\$89	12	23	16.99%	23.99%	NA	NA	16.99%	23.99%	0%	12	3%	\$5	NA	\$37	\$37	0%	NA
Barclaycard CashForward World MasterCard	MC	\$0	NA	23	15.99%	25.99%	0%	15	15.99%	25.99%	0%	15	3%	\$5	NA	\$37	\$37	3%	NA

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### INACTIVE CREDIT CARD

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Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Barclaycard Ring Platinum MasterCard	MC	20/9/2017	\$0	NA	23	13.99%	13.99%	0%	15	13.99%	13.99%	0%	15	NA	NA	NA	\$27	\$27	0%	NA



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BMO Harris Cash Back Mastercard	MC	\$0	NA	21	14.99%	22.99%	0%	6	14.99%	22.99%	0%	12	3%	\$10	NA	\$37	\$37	3%	NA
BMO Harris Platinum Mastercard	MC	\$39	NA	21	12.99%	19.99%	0%	6	12.99%	19.99%	0%	15	3%	\$10	NA	\$37	\$37	3%	NA
BMO Harris Platinum Rewards Mastercard	MC	\$0	NA	21	14.99%	22.99%	0%	6	14.99%	22.99%	0%	12	3%	\$10	NA	\$37	\$37	3%	NA
BMO Harris Premium Rewards Mastercard	MC	\$79	12	21	14.99%	22.99%	0%	6	14.99%	22.99%	0%	12	3%	\$10	NA	\$37	\$37	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Platinum Credit Card From Capital One	MC	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
QuicksilverOne From Capital One	MC	\$39	NA	25	24.99%	24.99%	0%	9	24.99%	24.99%	0%	9	NA	NA	NA	\$35	NA	NA	NA
Secured MasterCard From Capital One	MC	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Journey Student Credit Card	VISA	\$0	NA	25	20.49%	20.49%	NA	NA	20.49%	20.49%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Premier Dining Rewards From Capital One	VISA	\$0	NA	25	15.24%	24.24%	NA	NA	15.24%	24.24%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Quicksilver From Capital One	VISA	\$59	12	25	13.74%	23.74%	NA	NA	13.74%	23.74%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Venture From Capital One	VISA	\$0	NA	25	13.74%	23.74%	NA	NA	13.74%	23.74%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
VentureOne From Capital One	VISA	\$0	NA	25	12.74%	22.74%	0%	12	12.74%	22.74%	NA	NA	NA	NA	NA	\$35	NA	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
QuicksilverOne Rewards	MC	27/3/2017	\$39	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Platinum	MC	27/3/2017	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Secured MasterCard	MC	27/3/2017	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
VentureOne Rewards	v	27/3/2017	\$0	NA	25	12.49%	22.49%	0%	12	12.49%	22.49%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Journey Student Rewards	v	27/3/2017	\$0	NA	25	20.49%	20.49%	NA	NA	20.49%	20.49%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Venture Rewards	v	27/3/2017	\$59	12	25	13.24%	23.24%	NA	NA	13.24%	23.24%	NA	NA	NA	NA	NA	\$35	NA	NA	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
IHG Rewards Club Select Credit Card	MC	\$49	12	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
AARP Credit Card from Chase	V	\$0	NA	25	17.24%	23.99%	NA	NA	17.24%	23.99%	NA	NA	3%	\$5	NA	\$35	NA	3%	NA
Amazon Rewards Visa Signature Card	V	\$0	NA	21	15.24%	23.24%	NA	NA	15.24%	23.24%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
British Airways Visa Signature Card	V	\$95	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
Chase Freedom credit card	V	\$0	NA	21	15.99%	24.74%	0%	15	15.99%	24.74%	0%	15	5%	\$5	NA	\$37	NA	3%	NA
Chase Freedom Unlimited credit card	V	\$0	NA	21	15.99%	24.74%	0%	15	15.99%	24.74%	0%	15	5%	\$5	NA	\$37	NA	3%	NA
Chase Sapphire Preferred credit card	V	\$95	12	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
Chase Sapphire Reserve	V	\$450	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
Chase Slate credit card	V	\$0	NA	21	15.99%	24.74%	0%	15	15.99%	24.74%	0%	15	5%	\$5	NA	\$35	NA	3%	NA
Disney Premier Visa Card	V	\$49	NA	21	16.99%	16.99%	0%	6	16.99%	16.99%	NA	NA	3%	\$5	NA	\$37	NA	3%	NA
Disney Visa Card	V	\$0	NA	21	16.99%	16.99%	0%	6	16.99%	16.99%	NA	NA	3%	\$5	NA	\$37	NA	3%	NA
Marriott Rewards Premier Credit Card	V	\$85	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
Southwest Rapid Rewards Plus Credit Card	V	\$69	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	3%	NA
Southwest Rapid Rewards Premier Credit Card	V	\$99	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
The Hyatt Credit Card	V	\$75	12	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
The Ritz-Carlton Rewards Credit Card	V	\$395	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
United MileagePlus Club Card	V	\$450	NA	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
United MileagePlus Explorer Card	V	\$95	12	21	16.99%	23.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA
United Travelbank Card	V	\$0	NA	21	16.99%	16.99%	NA	NA	16.99%	23.99%	NA	NA	5%	\$5	NA	\$37	NA	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Southwest Rapid Rewards Premier credit card	V	12/1/2017	\$99	NA	21	16.24%	23.24%	NA	NA	16.24%	23.24%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Disney Rewards Visa card	V	12/1/2017	\$0	NA	21	14.49%	22.49%	NA	NA	14.49%	22.49%	NA	NA	5%	\$5	NA	\$15	NA	3%	NA
Disney Rewards Visa card	V	10/7/2017	\$0	NA	21	16.74%	16.74%	0%	6	16.74%	16.74%	NA	NA	3%	\$5	NA	\$35	NA	3%	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Re-turned Check Penalty	Foreign Transaction	
Card Name	Network	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dol-lars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Att Access Card From Citi	MC	\$0	NA	23	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi AAdvantage Executive World Elite MasterCard	MC	\$450	NA	23	16.74%	24.74%	NA	NA	16.74%	24.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Aadvantage Gold World Elite Mastercard	MC	\$50	NA	23	16.99%	24.99%	NA	NA	16.99%	24.99%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Aadvantage Platinum Select World Elite Mastercard	MC	\$95	12	23	16.74%	24.74%	NA	NA	16.74%	24.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Diamond Preferred Card	MC	\$0	NA	23	13.49%	23.49%	0%	21	13.49%	23.49%	0%	21	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Double Cash Card	MC	\$0	NA	23	14.49%	24.49%	0%	15	14.49%	24.49%	0%	15	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Prestige Card	MC	\$450	NA	23	16.74%	24.74%	NA	NA	16.74%	24.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Secured MasterCard	MC	\$95	NA	23	23.49%	23.49%	NA	NA	23.49%	23.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Simplicity Card	MC	\$0	NA	23	14.99%	24.99%	0%	21	14.99%	24.99%	0%	21	3%	\$5	NA	NA	\$35	3%	NA
Citi ThankYou Preferred Card for College Students	MC	\$0	NA	23	15.49%	25.49%	0%	7	15.49%	25.49%	NA	NA	4%	\$5	29.99%	\$35	\$35	3%	NA
Costco Anywhere Visa Card By Citi	MC	\$0	NA	23	16.24%	16.24%	0%	7	16.24%	16.24%	NA	NA	3%	\$5	29.99%	\$37	\$37	3%	NA
EXPEDIAPLUS CARD from Citi	MC	\$0	NA	23	15.99%	23.99%	NA	NA	15.99%	23.99%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
EXPEDIAPLUS VOYAGER CARD from Citi	MC	\$95	NA	23	14.99%	22.99%	NA	NA	14.99%	22.99%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi ThankYou Preferred Card	V	\$0	NA	23	14.49%	24.49%	0%	15	14.49%	24.49%	0%	15	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi ThankYou Premier Card	V	\$95	NA	23	15.49%	24.49%	NA	NA	15.49%	24.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

## INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Southwest Rapid Rewards Premier credit card	V	12/1/2017	\$99	NA	21	16.24%	23.24%	NA	NA	16.24%	23.24%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Disney Rewards Visa card	V	12/1/2017	\$0	NA	21	14.49%	22.49%	NA	NA	14.49%	22.49%	NA	NA	5%	\$5	NA	\$15	NA	3%	NA
Disney Rewards Visa card	V	10/7/2017	\$0	NA	21	16.74%	16.74%	0%	6	16.74%	16.74%	NA	NA	3%	\$5	NA	\$35	NA	3%	NA

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Comerica

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Re-turned Check Penalty	Foreign Transaction	
Card Name	Network	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dol-lars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cash Rewards American Express Card	AMEX	\$0	NA	30	12.99%	23.99%	0%	6	12.99%	23.99%	0%	6	3%	\$5	NA	\$38	\$35	3%	NA
Travel Rewards American Express Card	AMEX	\$95	NA	30	12.99%	23.99%	0%	6	12.99%	23.99%	0%	6	3%	\$5	NA	\$38	\$35	NA	NA
Detroit Tigers Visa Platinum Card	V	\$0	NA	30	10.99%	21.99%	0%	12	10.99%	21.99%	0%	12	3%	\$5	NA	\$38	\$35	3%	NA
Detroit Tigers Visa Bonus Rewards Card	V	\$0	NA	30	12.99%	23.99%	0%	6	12.99%	23.99%	0%	6	3%	\$5	NA	\$38	\$35	3%	NA
Visa Bonus Rewards Card	V	\$0	NA	30	12.99%	23.99%	0%	6	12.99%	23.99%	0%	6	3%	\$5	NA	\$38	\$35	3%	NA
Visa Bonus Rewards Plus Card	V	\$50	NA	30	12.99%	23.99%	0%	6	12.99%	23.99%	0%	6	3%	\$5	NA	\$38	\$35	3%	NA
Visa Platinum Card	V	\$0	NA	30	10.99%	21.99%	0%	12	10.99%	21.99%	0%	12	3%	\$5	NA	\$38	\$35	3%	NA
Visa Secured Card	V	\$35	NA	30	21.99%	21.99%	NA	NA	21.99%	21.99%	NA	NA	3%	\$5	NA	\$38	\$35	3%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

**INACTIVE CREDIT CARD**

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
College Rewards Visa Card	V	4/8/2017	\$0	NA	30	12.74%	23.74%	NA	NA	12.74%	23.74%	NA	NA	3%	\$5	NA	\$37	\$35	3%	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Discover it card	DIS	\$0	NA	25	11.99%	23.99%	0%	14	11.99%	23.99%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover It Chrome Card For College Students	DIS	\$0	NA	25	13.99%	22.99%	0%	6	13.99%	22.99%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover It Card For College Students	DIS	\$0	NA	25	13.99%	22.99%	0%	6	13.99%	22.99%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover It Chrome Gas And Restaurant Card	DIS	\$0	NA	25	11.99%	23.99%	0%	14	11.99%	23.99%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it Miles Travel Credit Card	DIS	\$0	NA	25	11.99%	23.99%	0%	14	11.99%	23.99%	10.99%	14	3%	NA	NA	\$37	\$37	NA	NA
Nhl Discover It Credit Card	DIS	\$0	NA	25	11.99%	23.99%	0%	14	11.99%	23.99%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it Secured Credit Card	DIS	\$0	NA	25	23.99%	23.99%	NA	NA	23.99%	23.99%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

**INACTIVE CREDIT CARD**

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Discover it for Students card	DIS	25/4/2017	\$0	NA	25	13.74%	22.74%	0%	6	13.74%	22.74%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it chrome for Students card	DIS	25/4/2017	\$0	NA	25	13.74%	22.74%	0%	6	13.74%	22.74%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it Miles	DIS	1/5/2017	\$0	NA	25	11.74%	23.74%	0%	14	11.74%	23.74%	10.99%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it chrome for Students card	DIS	12/9/2017	\$0	NA	25	13.99%	22.99%	0%	6	13.99%	22.99%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it for Students card	DIS	12/9/2017	\$0	NA	25	13.99%	22.99%	0%	6	13.99%	22.99%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it Gas and Restaurant card	DIS	12/9/2017	\$0	NA	25	11.99%	22.99%	0%	14	11.99%	23.99%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it NHL card	DIS	12/9/2017	\$0	NA	25	11.99%	22.99%	0%	14	11.99%	23.99%	0%	14	3%	NA	NA	\$37	\$37	NA	NA

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Hsbc Advance Mastercard	MC	\$45	NA	25	13.99%	17.99%	0%	12	13.99%	17.99%	0%	12	3%	\$10	30.99%	\$37	\$25	NA	NA
Hsbc Cash Rewards Mastercard	MC	\$0	NA	25	13.99%	23.99%	NA	NA	13.99%	23.99%	0%	15	4%	\$10	30.99%	\$37	\$25	NA	NA
Hsbc Gold Mastercard	MC	\$0	NA	25	11.99%	19.99%	0%	18	11.99%	19.99%	0%	18	4%	\$10	NA	\$37	\$25	NA	NA
Hsbc Premier World Mastercard	MC	\$95	NA	25	13.99%	17.99%	NA	NA	13.99%	17.99%	NA	NA	3%	\$5	30.99%	\$37	\$25	NA	NA
Hsbc Premier World Elite Mastercard	MC	\$65	NA	25	13.99%	17.99%	NA	NA	13.99%	17.99%	NA	NA	3%	\$5	30.99%	\$37	\$25	NA	NA
Hsbc Platinum Mastercard With Rewards	MC	\$0	NA	25	13.99%	23.99%	0%	12	13.99%	23.99%	0%	12	4%	\$10	30.99%	\$37	\$25	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
HSBC Platinum Mastercard Credit Card	MC	13/9/2017	\$0	NA	25	13.74%	23.74%	0%	18	13.74%	23.74%	0%	18	4%	\$10	30.74%	NA	NA	NA	NA
HSBC Platinum Mastercard Credit Card	MC	21/9/2017	\$45	NA	25	13.99%	17.99%	0%	12	13.99%	17.99%	0%	12	3%	\$10	30.99%	\$37	\$25	NA	NA
HSBC Platinum Mastercard Credit Card	MC	21/9/2017	\$94	NA	25	13.99%	17.99%	NA	NA	13.99%	17.99%	NA	NA	3%	\$5	30.99%	\$37	\$25	NA	NA

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Keybank Key2more Rewards Mastercard Credit Card	MC	\$0	NA	25	13.99%	22.99%	0.00%	6	13.99%	22.99%	0.00%	6	4%	\$10	NA	\$37	NA	3%	NA
Latitute Mastercard Credit Card	MC	\$0	NA	25	10.99%	20.99%	0.00%	15	10.99%	20.99%	0.00%	15	4%	\$10	NA	\$37	NA	3%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS





# Penfed Credit Union

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PenFed Premium Travel Rewards American Express Card	AMEX	\$0	NA	25	9.49%	17.99%	NA	NA	9.49%	17.99%	0%	12	3%	NA	17.99%	\$25	\$25	NA	NA
PenFed Gold Visa Card	V	\$0	NA	25	8.99%	17.99%	NA	NA	8.99%	17.99%	0%	12	3%	NA	17.99%	\$25	\$25	NA	NA
PenFed Platinum Rewards Visa Signature Card	V	\$0	NA	25	9.49%	17.99%	NA	NA	9.49%	17.99%	0%	12	3%	NA	17.99%	\$25	\$25	NA	NA
Penfed Power Cash Rewards Visa Signature Card	V	\$0	NA	25	9.49%	17.99%	NA	NA	9.49%	17.99%	0%	12	3%	NA	17.99%	\$25	\$25	NA	NA
PenFed Promise Visa Card	V	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	4.99%	12	NA	NA	NA	NA	NA	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

## INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PenFed Defender American Express Card	AMEX	13/2/2017	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	4.99%	12	NA	NA	NA	NA	NA	NA	NA
PenFed Platinum Cash Rewards Visa Card	V	13/2/2017	\$25	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	0%	12	3%	NA	17.99%	\$10	\$25	NA	NA
PenFed Defender Visa Signature Card	V	13/2/2017	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	4.99%	12	NA	NA	NA	NA	NA	NA	NA
PENFED POWER CASH REWARDS VISA CARD	V	22/2/2017	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	0%	12	3%	NA	17.99%	NA	\$25	NA	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PNC Cash Rewards Visa Credit Card	V	\$0	NA	21	13.99%	23.99%	NA	NA	13.99%	23.99%	0%	12	3%	\$5	29.99%	\$38	\$38	3%	NA
PNC Core Visa Credit Card	V	\$0	NA	21	10.99%	20.99%	0%	15%	10.99%	20.99%	0%	15	3%	\$5	29.99%	\$38	\$38	3%	NA
PNC points Visa Credit Card	V	\$0	NA	21	12.99%	22.99%	0%	12%	12.99%	22.99%	0%	12	3%	\$5	29.99%	\$38	\$38	3%	NA
PNC Premier Traveler Visa Signature Credit Card	V	\$85	12	21	16.99%	16.99%	NA	NA	16.99%	16.99%	0%	12	3%	NA	29.99%	\$35	\$35	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PNC CashBuilder Visa Credit Card	V	19/6/2017	\$0	NA	21	13.74%	22.74%	NA	NA	13.74%	22.74%	0%	12	3%	\$5	29.74%	\$35	\$35	3%	NA

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Explore Visa	V	\$29	NA	21	23.74%	23.74%	NA	NA	23.74%	23.74%	NA	NA	4%	\$10	NA	\$38	NA	NA	NA
Regions Life Visa	V	\$0	NA	21	12.99%	21.99%	0%	12	12.99%	21.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA
Regions Premium Visa Signature	V	\$125	NA	21	12.99%	12.99%	0%	12	12.99%	12.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA
Regions Prestige Visa Signature	V	\$0	NA	21	13.99%	22.99%	0%	12	13.99%	22.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dol-lars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Regions Life Visa	V	27/7/2017	\$0	NA	21	12.99%	21.99%	0%	12	12.99%	21.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA
Regions Premium Visa Signature	V	27/7/2017	\$125	NA	21	12.99%	12.99%	0%	12	12.99%	12.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA
Regions Prestige Visa Signature	V	27/7/2017	\$0	NA	21	13.99%	22.99%	0%	12	13.99%	22.99%	0%	12	4%	\$10	NA	\$38	NA	NA	NA



Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cash Rewards Credit Card	MC	\$0	NA	25	12.24%	22.24%	0.00%	15	12.24%	22.24%	0.00%	15	3%	\$10	NA	\$38	\$38	NA	NA
Prime Rewards Credit Card	MC	\$0	NA	25	12.24%	22.24%	NA	NA	12.24%	22.24%	4.25%	36	3%	\$10	NA	\$38	\$38	NA	NA
Secured Credit Card	MC	\$32	NA	25	20.99%	20.99%	NA	NA	20.99%	20.99%	NA	NA	4%	\$10	NA	\$38	\$38	3%	NA
Travel Rewards Credit Card	MC	\$89	12	25	12.24%	22.24%	NA	NA	12.24%	22.24%	0.00%	15	3%	\$10	NA	\$38	\$38	NA	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Aeroplan Visa Signature Credit Card	V	\$95	12	25	14.74%	23.74%	NA	NA	14.74%	23.74%	NA	NA	3%	\$5	NA	\$37	NA	NA	NA
Ameritrade Client Rewards Card	V	\$0	NA	25	13.74%	23.74%	NA	NA	13.74%	23.74%	NA	NA	3%	\$5	NA	\$37	NA	3%	NA
Cash Credit Card	V	\$0	NA	25	13.74%	23.74%	NA	NA	13.74%	23.74%	0.00%	12	3%	\$5	NA	\$37	NA	NA	NA
First Class Visa Signature Credit Card	V	\$89	12	25	13.99%	13.99%	NA	NA	13.99%	13.99%	0.00%	12	3%	\$5	NA	\$37	NA	NA	NA

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### INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
TD Ameritrade Client Rewards Credit Card	V	13/3/2017	\$0	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	4%	\$10	NA	\$35	NA	3%	NA

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Union Bank Rewards Visa Credit Card	V	\$0	NA	21	14.99%	24.99%	NA	NA	14.99%	24.99%	0%	12	3%	\$10	29.99%	\$37	\$35	3%	NA
Union Bank Secured Visa Credit Card	V	\$25	NA	21	19.99%	19.99%	NA	NA	19.99%	19.99%	NA	NA	5%	\$10	29.99%	\$37	\$35	3%	NA
Union Bank Visa Credit Card	V	\$0	NA	21	10.99%	20.99%	0%	12	10.99%	20.99%	0%	12	3%	\$10	29.99%	\$37	\$35	3%	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
US Bank FlexPerks Selectplus American Express Card	AMEX	\$0	NA	30	14.99%	24.99%	NA	NA	14.99%	24.99%	0%	9	3%	\$5	NA	\$38	\$35	2%	NA
REI Co Op MasterCard	MC	\$0	NA	30	11.99%	23.99%	NA	NA	11.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
1 2 3 REWARDS Visa Card	V	\$0	NA	30	14.99%	24.99%	NA	NA	14.99%	24.99%	NA	NA	4%	\$10	NA	\$38	\$35	2.8%	NA
Ace Rewards Visa Signature Card	V	\$0	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
AeroMexico Visa Card	V	\$45	12	30	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
AeroMexico Visa Secured Card	V	\$25	12	30	23.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
AeroMexico Visa Signature Card	V	\$80	12	30	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Club Carlson Premier Rewards Visa Signature Card	V	\$75	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Club Carlson Rewards Visa Card	V	\$0	NA	30	23.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Club Carlson Rewards Visa Signature Card	V	\$50	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Fred Meyer Rewards Visa Card	V	\$0	NA	30	14.99%	24.99%	0%	9	14.99%	24.99%	0%	9	4%	\$10	NA	\$38	\$35	2.8%	NA
Gymboree Visa Credit Card	V	\$0	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Harley Davidson Visa Secured Card	V	\$0	NA	30	23.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Harley Davidson Visa Signature Card	V	\$0	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Latam Visa Card	V	\$45	NA	30	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Latam Visa Secured Card	V	\$25	NA	30	23.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Latam Visa Signature Card	V	\$75	NA	30	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
Polaris Visa Credit Card	V	\$0	NA	30	14.99%	23.99%	0%	12	14.99%	23.99%	0%	12	3%	\$5	NA	\$38	\$35	2%	NA
Ralphs rewards Visa Card	V	\$0	NA	30	14.99%	24.99%	NA	NA	14.99%	24.99%	NA	NA	4%	\$10	NA	\$38	\$35	2.8%	NA
SkyBlue SKYPASS Visa Card	V	\$0	NA	30	13.99%	20.99%	NA	NA	13.99%	20.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
SKYPASS Visa Classic Card	V	\$50	NA	30	13.99%	20.99%	NA	NA	13.99%	20.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
SKYPASS Visa Secured Card	V	\$50	NA	30	17.24%	17.24%	NA	NA	17.24%	17.24%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
SKYPASS Visa Signature Card	V	\$80	NA	30	13.99%	20.99%	NA	NA	13.99%	20.99%	NA	NA	3%	\$5	NA	\$38	\$35	NA	NA
US Bank Altitude Reserve Visa Infinite Card	V	\$400	NA	30	16.74%	16.74%	NA	NA	16.74%	16.74%	NA	NA	3%	\$5	NA	\$38	\$35	NA	NA
US Bank Cash 365 American Express Card	V	\$0	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	0%	12	3%	\$5	NA	\$38	\$35	2%	NA
US Bank Cashplus Visa Signature Card	V	\$0	NA	30	14.99%	23.99%	NA	NA	14.99%	23.99%	0%	12	3%	\$5	NA	\$38	\$35	2%	NA
US Bank Flexperks Gold American Express Card	V	\$85	NA	30	14.99%	24.99%	NA	NA	14.99%	24.99%	NA	NA	3%	\$5	NA	\$38	\$35	NA	NA
US Bank FlexPerks Travel Rewards Visa Signature Card	V	\$49	12	30	14.99%	24.99%	NA	NA	14.99%	24.99%	NA	NA	3%	\$5	NA	\$38	\$35	NA	NA
US Bank Secured Visa Card	V	\$29	NA	30	19.99%	19.99%	NA	NA	19.99%	19.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
US Bank Visa Platinum Card	V	\$0	NA	30	10.99%	22.99%	0%	15	10.99%	22.99%	0%	15	3%	\$5	NA	\$38	\$35	2%	NA

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**INACTIVE CREDIT CARD**

Card Name	Network	Date of Inactive	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
			In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
REI MasterCard	MC	17/4/2017	\$0	NA	30	11.74%	23.74%	NA	NA	11.74%	23.74%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
US Bank College Visa Credit Card	v	12/9/2017	\$0	NA	30	12.74%	21.74%	NA	NA	12.74%	21.74%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
LANPASS Visa Card	v	15/9/2017	\$45	12	30	13.99%	23.99%	NA	NA	13.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
LANPASS Visa Secured Card	v	15/9/2017	\$25	12	30	23.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA
LANPASS Visa Signature Card	v	15/9/2017	\$75	12	30	13.99%	23.99%	NA	NA	23.99%	23.99%	NA	NA	3%	\$5	NA	\$38	\$35	2%	NA

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Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cashback Rewards Plus American Express	AMEX	\$0	NA	25	12.65%	26.65%	NA	NA	12.65%	26.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Rewards American Express Card	AMEX	\$0	NA	25	10.65%	26.65%	NA	NA	10.65%	26.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Secured Card American Express	AMEX	\$35	NA	25	10.65%	20.65%	NA	NA	10.65%	20.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
Limitless Cashback Rewards Visa Signature Card	V	\$0	NA	25	14.65%	20.65%	NA	NA	14.65%	20.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
Preferred Cash Rewards Visa Signature	V	\$0	NA	25	12.90%	26.90%	NA	NA	12.90%	26.90%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Rate Advantage Visa Platinum	V	\$0	NA	25	7.65%	24.65%	NA	NA	7.65%	24.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Rewards Visa Signature	V	\$0	NA	25	10.90%	26.90%	NA	NA	10.90%	26.90%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Secured Card Visa Platinum	V	\$35	NA	25	10.65%	20.65%	NA	NA	10.65%	20.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

## INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cash Rewards American Express	AMEX	23/5/2017	\$0	NA	25	10.65%	26.65%	NA	NA	10.65%	26.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Classic American Express	AMEX	4/4/2017	\$35	NA	25	18.40%	24.40%	NA	NA	18.40%	24.40%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Rewards American Express	AMEX	4/4/2017	\$0	NA	25	10.40%	26.40%	NA	NA	10.40%	26.40%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Classic American Express Card	AMEX	23/5/2017	\$35	NA	25	18.65%	24.65%	0%	12	18.65%	24.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
USAA Classic Visa Platinum	v	23/5/2017	\$35	NA	25	18.65%	24.65%	NA	NA	18.65%	24.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA
Cash Rewards Visa Signature	v	23/5/2017	\$0	NA	25	10.65%	26.65%	NA	NA	10.65%	26.65%	NA	NA	3%	\$200*	NA	\$35	\$35	NA	NA



# Wells Fargo

Rates And Fees As of November 14, 2017		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
Card Name	Network	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Wells Fargo Propel 365 American Express Card	AMEX	\$45	12	25	14.99%	22.99%	0.00%	12	14.99%	22.99%	0.00%	12	5%	\$5	NA	\$37	\$37	NA	NA
Wells Fargo Propel American Express Card	AMEX	\$0	NA	25	13.99%	25.99%	0.00%	12	13.99%	25.99%	0.00%	12	5%	\$5	NA	\$37	\$37	NA	NA
Wells Fargo Cash Back College Card	V	\$0	NA	25	12.15%	22.15%	0.00%	6	12.15%	22.15%	0.00%	6	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Cash Wise Visa Card	V	\$0	NA	25	13.99%	25.99%	0.00%	12	13.99%	25.99%	0.00%	12	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Platinum Card	V	\$0	NA	25	16.15%	25.99%	0.00%	18	16.15%	25.99%	0.00%	18	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Rewards Card	V	\$0	NA	25	18.15%	26.99%	0.00%	12	18.15%	26.99%	0.00%	12	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Secured Card	V	\$25	NA	25	19.99%	19.99%	NA	NA	19.99%	19.99%	NA	NA	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Visa Signature Card	V	\$0	NA	25	13.15%	26.99%	0.00%	12	13.15%	26.99%	0.00%	12	5%	\$5	NA	\$37	\$37	3%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

## INACTIVE CREDIT CARD

		Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction		
Card Name	Network	Date of Inactive	In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Wells Fargo Home Rebate Visa Signature Card	V	13/6/2017	\$0	NA	25	12.90%	26.74%	0%	15	12.90%	26.74%	0%	15	5%	\$5	NA	\$37	\$37	3%	NA
Wells Fargo Home Rebate Card	V	13/6/2017	\$0	NA	25	12.90%	26.74%	0%	15	12.90%	26.74%	0%	15	5%	\$5	NA	\$37	\$37	3%	NA

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