## G-10(B) -- Applications and Solicitations Model Form (Credit Cards)

| Annual percentage rate for purchases | Variable rate information                    | Grace period<br>for repayment<br>of the balance<br>for purchases | Method of computing the balance for purchases | Annual fees                                 | Minimum<br>finance<br>charge | Transaction<br>fee for<br>purchases |
|--------------------------------------|--|--|---|---|------------------------------|-------------------------------------|
| %                                    | Your annual percentage rate may vary. The    | [days] [Until] [Not less than                                    |   | [Annual fee:<br>\$ per year]<br>[Membership | \$                           | [\$]                                |
|                                      | rate is deter-<br>mined by<br>(explanation). | days] [Betweenanddays]   | prace period to                               | fee: \$per<br>year]<br>[(type of fee):      |                              | [_% 01                              |
|                                      |  | [ days on average] [None]  |   | \$per year]<br>[(type of fee ):<br>\$]      |                              | Definice for p                      |

Over-the-credit-limit fee: \$\_\_\_\_

## G-10(C) -- Applications and Solicitations Model Form (Charge Cards)

| Annual fees   | Transaction fee for purchases | Transaction fee for cash advances, and fees for paying late or exceeding the credit limit                     |  |  |
|---|-------------------------------|---|--|--|
| [Annual fee: \$ per year] [Membership fee: \$ per year] [(type of fee): \$ per year] [(type of fee): \$ ] | [\$]                          | Transaction fee for cash advances: [\$][_% of]  Late payment fee: [\$][_% of]  Over-the-credit- ilmit fee: \$ |  |  |

All charges made on this charge card are due and payable when you receive your periodic statement.