

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

Annual percentage rate for purchases	_____ %
Variable rate information	Your annual percentage rate may vary. The rate is determined by (explanation).
Grace period for repayment of balances for purchases	You have [___ days] [until _____] [not less than ___ days] [between ___ and ___ days] [___ days on average] to repay your balance [for purchases] before a finance charge on purchases will be imposed. [You have no grace period in which to repay your balance for purchases before a finance charge will be imposed.]
Method of computing the balance for purchases	
Annual fees	[[Annual] [Membership] fee: \$ _____ per year [[type of fee]: \$ _____ per year [[type of fee]: \$ _____]
Minimum finance charge	\$ _____
Transaction fee for purchases	[\$ _____] [___ % of _____]
Transaction fee for cash advances, and fees for paying late or exceeding the credit limit	Transaction fee for cash advances: [\$ _____] [___ % of _____] Late payment fee: [\$ _____] [___ % of _____] Over-the-credit-limit fee: \$ _____

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