

**Minnesota Management & Budget  
Treasury Division  
PO Box 64577  
Saint Paul, MN 55164-0577  
(651) 201-8091**

DATE: December 1, 2011

TO: Respondents to the **January 2011 Minnesota Consumer Credit Card Report**

FROM: Credit Card Disclosure Department

RE: **January 2012 Minnesota Consumer Credit Card Report**

Thank you for submitting information for last year's report. The Minnesota Consumer Credit Card Report is published annually to assist Minnesota citizens in making informed credit decisions.

Minnesota Statutes, Section 325G.415, provides as follows:

“Subdivision 1. **Filing with the Commissioner of Management & Budget (formerly Finance)**. A creditor who distributes a credit card application in this state after July 31, 1992, must file with the Commissioner of Management and Budget a written report containing the disclosures required or allowed by sections 325G.42 and 325G.46. This report must be reported annually on December 31.

Subd. 2. **Rulemaking**. “The Commissioner of Management & Budget shall adopt rules governing: (1) the content of reports to be filed under subdivision 1; and (2) public access to the information filed.”

Enclosed for you convenience is one copy of the “Minnesota Credit Card Disclosure Report” form. This form is in accordance with Minnesota Rules, chapter 9700.0100 through 9700.0400, which were adopted pursuant to the statute cited above. The form can be duplicated or reprinted for future use, and is also available on our website at [www.mmb.state.mn.us](http://www.mmb.state.mn.us) – by clicking on the “Treasury” link under the Main Menu at the left side of the page and then by clicking on “Credit Card Report”.

**Please return completed form(s) by December 31, 2011 either by mail to the address listed on the reporting form, by e-mail to the address listed on the reporting form or by fax at (651) 296-8615.**

**PLEASE NOTE:** Minnesota Management & Budget has implemented a “paper reduction” policy which means that a hard (paper) copy of the Credit Card Report will not be printed. The report will be available on the Department website – [www.mmb.state.mn.us](http://www.mmb.state.mn.us) -- by clicking on the “Treasury” link located under the Main Menu at the left side of the page.

You may direct questions or comments to me by writing to the above address, e-mail me at or by calling (651) 201-8094.