

- | | | | |
|-----|------------------|---------------|---|
| 10. | Credit Purchases | Cash Advances | |
| | _____ | _____ | Annual Percentage Rate (A.P.R.) charged to Minnesotans. |
| | _____ | _____ | Is the A.P.R. a variable rate? |
| | _____ | _____ | If variable, identify the index used, if any. |
| | _____ | _____ | If variable, what is the "spread" from the index? |
| | _____ | _____ | Amount of any minimum, fixed, transaction, activity, or similar charge. |
| | _____ | _____ | The date or occasion upon which the finance charge, if any, begins to accrue on the transaction; that is the grace period. Fox example, "25 days after statement closing date". |
| | _____ | _____ | Is the entire credit card balance due and payable upon receipt of a periodic statement of charges? |
| | _____ | _____ | Amount of any fees charged other than those listed above |

11. Set forth below, any other information which you believe would clarify the information provided above: *(use additional sheets if necessary)*.

12. Please attach a list of organizations through which the creditor offers credit cards in Minnesota.

Signature of Creditor's Representative	Date
Title of Creditor's Representative	

Mail Form to: Minnesota Management & Budget
Treasury Division
ATTN: Credit Card Administrator
PO Box 64577
Saint Paul, MN 55164-0577

OR

Fax Form to: **ATTN: Credit Card Administrator**
651-296-8615

Attach as a pdf to: dai.green@state.mn.us