



Credit Card Comparison

Here's your guide to other credit cards.
We did the research so you don't have to.



WeUnderstand.org

Amer1can
FEDERAL CREDIT UNION

CARD NAME: Visa, Non-Variable Rate

RATE	10-18%	ANNUAL FEE	N/A
Balance transfer rate	Same as purchase	Cash Advance rate	Same as purchase
Late payment fee	\$20	Late payment rate	Same as purchase
Low Down	No balance transfer fees! No minimum finance charge! No cash advance fee!		

CARD NAME: Visa, Variable Rate

RATE	8.99-14.25% variable	ANNUAL FEE	N/A
Balance transfer rate	Same as purchase	Cash Advance rate	Same as purchase
Late payment fee	\$20	Late payment rate	Same as purchase
Low Down	No balance transfer fees! No minimum finance charge! No cash advance fee!		

Bank Cards



American Express

New York, NY

CARD NAME: Clear

RATE	17.24-21.24% variable	ANNUAL FEE	N/A
Balance transfer rate	17.24-21.24% variable	Cash Advance rate	25.24%
Late payment fee	N/A	Late payment rate	27.24%
Low Down	Fewer fees, but higher rates.		

CARD NAME: Blue

RATE	15.24-19.24% variable	ANNUAL FEE	N/A
Balance transfer rate	15.24-19.24% variable	Cash Advance rate	25.24%
Late payment fee	\$19-39	Late payment rate	27.24%
Bad News	Cash advance fee - 3% of each transaction, \$5 minimum		

American Express, cont.

CARD NAME: Preferred Rewards Gold Card

RATE	N/A*	ANNUAL FEE	\$125 after first year
Balance transfer rate	Not reported	Cash Advance rate	Not reported
Late payment fee	\$35 or 2.99% of balance	Late payment rate	No report
Low Down	*Must pay off balance completely each month		



Bank of America

Charlotte, NC

CARD NAME: Power Rewards Visa Signature

RATE	12.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-20.99% variable	Cash Advance rate	24.24% variable
Late payment fee	\$15-39	Late payment rate	27.24% variable
Low Down	Balance transfer fee: 4% of transaction, minimum \$10		

CARD NAME: Cash Rewards Visa Signature

RATE	12.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-20.99% variable	Cash Advance rate	24.24% variable
Late payment fee	\$15-39	Late payment rate	N/A
Low Down	Balance transfer fee: 4% of transaction, minimum \$10		

CapitalOne[®]**Capital One**

McLean, VA

CARD NAME: No Hassle Miles Rewards

RATE	13.9% variable	ANNUAL FEE	N/A
Balance transfer rate	13.9% variable	Cash Advance rate	24.9% variable
Late payment fee	\$15-39	Late payment rate	Not reported
Low Down	Cash advance fee: 3% of transfer, not less than \$10.		

CARD NAME: Platinum

RATE	14.9% variable	ANNUAL FEE	\$25
Balance transfer rate	14.9% variable	Cash Advance rate	24.9% variable
Late payment fee	\$19-39	Late payment rate	Not reported
Low Down	Cash advance fee: 3% of transfer, not less than \$10.		

CARD NAME: Everyday Points - Platinum Rewards Mastercard

RATE	15.99-19.99%	ANNUAL FEE	N/A*
Balance transfer rate	Not reported	Cash Advance rate	Not reported
Late payment fee	Not reported	Late payment rate	Not reported
Low Down	*\$25 annual fee for Everyday Points program		

CARD NAME: Charter One Platinum Mastercard

RATE	13.99-17.99%	ANNUAL FEE	N/A
Balance transfer rate	Not reported	Cash Advance rate	Not reported
Late payment fee	Not reported	Late payment rate	Not reported

CHASE **Chase Bank**

New York, NY

CARD NAME: Sapphire

RATE	12.24% variable	ANNUAL FEE	N/A
Balance transfer rate	12.24% variable	Cash Advance rate	19.24% variable
Late payment fee	\$15-39	Late payment rate	29.99%
Low Down	Cash advance fee: 3% of transaction, minimum \$10		

CARD NAME: Slate

RATE	13.24% -22.24% variable	ANNUAL FEE	N/A
Balance transfer rate	19.24% -22.24% variable	Cash Advance rate	19.24% variable
Late payment fee	\$15-39	Late payment rate	29.99%
Low Down	Balance transfer fee: 3% of transaction, minimum \$5.		



CHEMICAL BANK.

Chemical Bank

Midland, MI

CARD NAME: Everyday Points - Platinum Rewards Mastercard

RATE	9.99-15.99%	ANNUAL FEE	N/A
Balance transfer fee	As low as 1.90% for one year	Cash Advance rate	Not reported
Late payment fee	Not reported	Late payment rate	Not reported

CARD NAME: WorldPoints Platinum Plus MasterCard

RATE	9.99-15.99%	ANNUAL FEE	N/A
Balance transfer fee	As low as 1.90% for one year	Cash Advance rate	Not reported
Late payment fee	Not reported	Late payment rate	Not reported


CITIBANK

New York, NY

CARD NAME: Platinum Select MasterCard

RATE	11.99-19.99% variable	ANNUAL FEE	\$25
Balance transfer rate	11.99-19.99% variable	Cash Advance rate	21.99% variable
Late payment fee	\$15-39	Late payment rate	29.99% variable

CARD NAME: Citi Diamond Preferred

RATE	12.24-20.24% variable	ANNUAL FEE	N/A
Balance transfer fee	3% of each balance transfer; \$5 minimum	Cash Advance rate	21.99% variable
Late payment fee	\$15-39	Late payment rate	29.99% variable
Bad News	Cash advance fee: 3% of each transaction, \$5 minimum		



Citizens Bank

Flint, MI

CARD NAME: Maximum Rewards Platinum Visa

RATE	12.99-15.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99-15.99% variable	Cash Advance rate	20.24% variable
Late payment fee	\$35-39	Late payment rate	29.99% variable
Low down	Balance transfer fee: greater of \$10 or 3% of the transaction		

CARD NAME: Platinum Edition Visa

RATE	8.99-15.99% variable	ANNUAL FEE	N/A
Balance transfer rate	8.99-15.99% variable	Cash Advance rate	20.24% variable
Late payment fee	\$35-39	Late payment rate	29.99% variable
Low down	Cash advance fee: greater of \$15 or 3% of the transaction		

Comerica

Comerica

Dallas, TX

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	\$2 minimum finance charge when interest is due		



Dart Bank

Mason, MI

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of transaction, \$5 minimum		

CARD NAME: Visa Signature Rewards

RATE	10.99-19.99%	ANNUAL FEE	N/A
Balance transfer rate	3.9% for the first 18 billing cycles	Cash Advance rate	24.99%
Late payment fee	\$19-39	Late payment rate	24.99%
Low Down	Cash advance fee: 4% of transaction, \$5 minimum		

CARD NAME: Platinum Mastercard

RATE	8.99-19.99%	ANNUAL FEE	N/A
Balance transfer rate	3.9% for the first 18 billing cycles	Cash Advance rate	24.99%
Late payment fee	\$19-39	Late payment rate	24.99%
Low Down	Balance transfer fee: 3.5% of transaction, \$5 minimum		

CARD NAME: Platinum Edition Visa

RATE	8.99%-15.99%	ANNUAL FEE	N/A
Balance transfer fee	The greater of \$15 or 3% of the transaction	Cash Advance rate	20.24% variable
Late payment fee	\$35-39	Late payment rate	29.99%
Low Down	Minimum finance charge: \$1.75 (any billing cycle a finance charge is imposed)		

CARD NAME: Maximum Rewards Platinum Edition Visa

RATE	12.99-15.99% variable	ANNUAL FEE	N/A
Balance transfer rate	12.99%-15.99%	Cash Advance rate	20.24% variable
Late payment fee	\$35-39	Late payment rate	29.99%
Low Down	Cash advance fee: The greater of \$15 or 3% of the transaction		



1st Source Bank

South Bend, IN

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99%
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$15-39	Late payment rate	28.99%
Low Down	Cash advance fee: 4% of the transaction, \$10.00 minimum		



Huntington

Huntington National

Columbus, OH

CARD NAME: WorldPoints Platinum Mastercard & Visa

RATE	11.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99-19.99% variable	Cash Advance rate	24.24% variable
Late payment fee	Not provided	Late payment rate	27.24% variable
Low Down	Cash advance fee: 4% of transaction, \$10 minimum		



Independent Bank

Independent Bank Ionia, MI

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		



KeyBank

Key Bank

Cleveland, OH

CARD NAME: Gold MasterCard

RATE	13.24% variable	ANNUAL FEE	\$35
Balance transfer rate	13.24% variable	Cash Advance rate	19.99% variable
Late payment fee	\$15-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Classic MasterCard

RATE	20.24% variable	ANNUAL FEE	\$35
Balance transfer rate	20.24% variable	Cash Advance rate	20.24% variable
Late payment fee	\$39	Late payment rate	28.99% variable



National City

Cleveland, OH

CARD NAME: Points Visa

RATE	9.99-21.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-21.99% variable	Cash Advance rate	21.99% variable
Late payment fee	\$29-39	Late payment rate	28.99% variable
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		

CARD NAME: Everyday Rewards Visa

RATE	9.99-21.99% variable	ANNUAL FEE	N/A
Balance transfer rate	9.99-21.99% variable	Cash Advance rate	21.99% variable
Late payment fee	\$29-39	Late payment rate	28.99% variable
Low Down	Cash advance fee: 4% of the transaction, \$10 minimum		



State Farm Bank

Bloomington, IL

CARD NAME: Platinum Rewards Visa

RATE	11.99-18.24%	ANNUAL FEE	\$35
Balance transfer rate	2.9% intro period	Cash Advance rate	20.24%
Late payment fee	\$15-39	Late payment rate	24.24%
Low Down	Balance transfer fee: 3% of the transaction, \$10 minimum		

CARD NAME: Good Neighbor Visa

RATE	11.99-18.24%	ANNUAL FEE	N/A
Balance transfer rate	2.9% intro period	Cash Advance rate	20.24%
Late payment fee	\$15-39	Late payment rate	24.24%



United Bank & Trust

Tecumseh, MI

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable
Low Down	Balance transfer fee: 3% of the transaction, \$5 minimum		



Wachovia

Charlotte, NC

CARD NAME: Platinum Rewards Visa

RATE	8.99-19.99% variable	ANNUAL FEE	N/A
Balance transfer rate	0.0% for six months; 8.99-19.99% variable after	Cash Advance rate	21.15% variable
Late payment fee	\$20-39	Late payment rate	29.99% variable
Low Down	Balance transfer fee: 3% of the transac- tion, \$10 minimum		

Store Cards



Best Buy

HSBC Bank

CARD NAME: Best Buy Card

RATE	24.24-27.99% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$10-39	Late payment rate	29.24%

CARD NAME: Reward Zone MasterCard

RATE	17.99-22.99% variable	ANNUAL FEE	\$0 Platinum, \$39-59
Balance transfer fee	3%	Cash Advance rate	25.99% variable
Late payment fee	\$29-39	Late payment rate	29.99% variable
Low Down	Charge 5% of cash advance balance, \$35 returned payment/ check fee		



Discover

Carol Stream, IL

CARD NAME: Discover More Card

RATE	11.99-18.99% variable	ANNUAL FEE	N/A
Balance transfer rate	11.99-18.99% variable	Cash Advance rate	23.99% variable
Late payment fee	\$19-39	Late payment rate	29.99% variable

CARD NAME: Miles by Discover Card

RATE	11.99-18.99% variable	ANNUAL FEE	N/A
Balance transfer rate	0% intro, 5% after	Cash Advance rate	23.99% variable
Late payment fee	N/A	Late payment rate	16.99-28.99% variable
Low Down	Charge extra 5% of cash advance balance transactions		



CITIBANK

Home Depot

CARD NAME: Home Depot Card

RATE	17.99-26.99%	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$20-39	Late payment rate	29.99% variable
Low Down	Handled by Citi Bank in South Dakota.		

JCPenney

GEMB

JCPenney Card

CARD NAME: JCPenney Card

RATE	23.99%	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$15-39	Late payment rate	26.99% variable
Low Down	Handled by GE Money Bank.		



Kohl's

CARD NAME: Kohl's Charge Card

RATE	21.90% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$25	Late payment rate	24.90% variable



Lowe's

CARD NAME: Lowe's Credit Card

RATE	22.99%	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$0-39	Late payment rate	26.99%



CARD NAME: Sears Card

RATE	20.40% variable	ANNUAL FEE	N/A
Balance transfer fee	3% of each	Cash Advance rate	Prime Rate plus 18.15%
Late payment fee	\$15-35	Late payment rate	25.40% variable
Low Down	\$5 minimum balance transfer fee		



CARD NAME: Toy 'R Us MasterCard

RATE	19.24% variable	ANNUAL FEE	N/A
Balance transfer fee	No report	Cash Advance rate	No report
Late payment fee	\$15-39	Late payment rate	27.24% variable



Target

CARD NAME: Target Credit Card

RATE	25.24% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	No report
Late payment fee	\$15-39	Late payment rate	29.99% variable

CARD NAME: Target Visa

RATE	23.24% variable	ANNUAL FEE	N/A
Balance transfer rate	No report	Cash Advance rate	27.24%
Late payment fee	\$15-39	Late payment rate	29.99%
Low Down	Cash advance fee: 3% of the transaction, \$10 minimum		

Credit Unions

Aeroquip Credit Union

VISA CLASSIC	Rate	12%
VISA GOLD	Rate	9.60%
VISA PLATINUM	Rate	7.80%

Auto Body Credit Union

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

Case Credit Union

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

Consumers Professional Credit Union

CARD NAME: Visa Classic

RATE	10.15%	ANNUAL FEE	N/A
Balance transfer rate	10.15%	Cash Advance rate	10.15%
Late payment fee	10% of the minimum payment due or a min. of \$20		
Late payment rate	18%		

CARD NAME: Visa Preferred Platinum

RATE	7.25%	ANNUAL FEE	N/A
Balance transfer rate	7.25%	Cash Advance rate	7.25%
Late payment fee	10% of the minimum payment due or a min. of \$20		
Late payment rate	18%		

CP Federal Credit Union

CARD NAME: Visa Classic

RATE	12%	ANNUAL FEE	N/A
Balance transfer rate	12%	Cash Advance rate	12%
Late payment fee	After 7 days, \$25	Late payment rate	Not provided

CARD NAME: Visa Gold

RATE	9.5%	ANNUAL FEE	N/A
Balance transfer rate	9.5%	Cash Advance rate	9.5%
Late payment fee	After 7 days, \$25	Late payment rate	Not provided

CARD NAME: Visa Preferred Platinum

RATE	7%	ANNUAL FEE	N/A	Late payment fee	After 7 days, \$25
Balance transfer rate	7%	Cash Advance rate	7%	Late payment rate	Prime + 3.0%

Educational Community Credit Union

CARD NAME: Classic Visa & Mastercard

RATE	12.96%	ANNUAL FEE	N/A
Balance transfer rate	12.96%	Cash Advance rate	12.96%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Platinum Visa & Mastercard

RATE	9.9%	ANNUAL FEE	N/A
Balance transfer rate	9.9%	Cash Advance rate	9.9%
Late payment fee	\$25	Late payment rate	Not provided

EECU

CARD NAME: Visa Classic

RATE	11.99-21.00% fixed	ANNUAL FEE	N/A
Balance transfer rate	11.99-21.00% fixed	Cash Advance rate	11.99-21.00% fixed
Late payment fee	\$30	Late payment rate	21%

CARD NAME: Visa Platinum

RATE	8.50-21.00% fixed	ANNUAL FEE	N/A
Balance transfer rate	11.99-21.00% fixed	Cash Advance rate	11.99-21.00% fixed
Late payment fee	\$30	Late payment rate	21%

Jackson City/County Credit Union

CARD NAME: Visa Classic

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$20	Late payment rate	21%

CARD NAME: Visa Platinum

RATE	9.99%	ANNUAL FEE	N/A
Balance transfer rate	9.99%	Cash Advance rate	9.99%
Late payment fee	\$20	Late payment rate	Not provided

Jackson Community Credit Union

CARD NAME: Visa Classic

RATE	12.99%	ANNUAL FEE	N/A
Balance transfer rate	12.99%	Cash Advance rate	12.99%
Late payment fee	Not provided	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	7.99%	ANNUAL FEE	N/A
Balance transfer rate	7.99%	Cash Advance rate	7.99%
Late payment fee	Not provided	Late payment rate	Not provided

Huron River Financial Credit Union

VISA CLASSIC / BASIC MASTERCARD	Rate	12.5%
VISA GOLD / GOLD MASTERCARD	Rate	11.75%
PLATINUM PREFERRED VISA	Rate	8.90%

Kellogg Community Credit Union

VISA CLASSIC	Rate	12.5%
VISA GOLD	Rate	11.75%
VISA PLATINUM	Rate	8.90%

LAFCU

CARD NAME: Visa Classic

RATE	16.4%	ANNUAL FEE	\$12
Balance transfer rate	18%	Cash Advance rate	18%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Basic Gold

RATE	13.9%	ANNUAL FEE	N/A
Balance transfer fee	15%	Cash Advance rate	15%
Late payment fee	\$25	Late payment rate	Not provided

LAFCU, cont.

CARD NAME: Visa Gold Rewards

RATE	10.9%	ANNUAL FEE	N/A
Balance transfer rate	15%	Cash Advance rate	15%
Late payment fee	\$25	Late payment rate	Not provided

Marshall Community Credit Union

CARD NAME: Visa Platinum

RATE	8.9-16.9%
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Michigan Catholic Credit Union

CARD NAME: Visa Classic

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	9.90%	ANNUAL FEE	N/A
Balance transfer rate	9.90%	Cash Advance rate	9.90%
Late payment fee	\$25	Late payment rate	Not provided

Michigan Educational Credit Union

CARD NAME: Visa and MasterCard

RATE	11.9%	ANNUAL FEE	N/A
Balance transfer rate	11.9%	Cash Advance rate	11.9%
Late payment fee	\$15 if more than 10 days late	Late payment rate	Not provided

CARD NAME: Visa Gold

RATE	10.90%	ANNUAL FEE	N/A
Balance transfer rate	10.90%	Cash Advance rate	10.90%
Late payment fee	\$15 if more than 10 days late	Late payment rate	Not provided

Midwest Financial Credit Union

CARD NAME: Visa Platinum

RATE	9.90-17.90%	ANNUAL FEE	N/A
Balance transfer rate	9.90-17.90%	Cash Advance rate	9.90-17.90%
Late payment fee	\$30	Late payment rate	18%

MSU Federal Credit Union

CARD NAME: Classic Visa

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	\$25	Late payment rate	Not provided

NuUnion Credit Union

CARD NAME: Visa Platinum Elite

RATE	8.90% variable	ANNUAL FEE	N/A
Balance transfer rate	8.90% variable	Cash Advance rate	10.90% variable
Late payment fee	\$30	Late payment rate	Not provided

CARD NAME: Visa Platinum Elite Rewards

RATE	10.90% variable	ANNUAL FEE	\$50
Balance transfer rate	10.90% variable	Cash Advance rate	10.90% variable
Late payment fee	\$30	Late payment rate	Not provided

OMNI Community Credit Union

CARD NAME: Visa Platinum

RATE	8.90% variable	ANNUAL FEE	N/A
Balance transfer rate	8.90% variable	Cash Advance rate	10.90% variable
Late payment fee	\$29	Late payment rate	Not provided

CARD NAME: Visa Platinum Rewards

RATE	9.99% variable	ANNUAL FEE	\$50
Balance transfer rate	10.90% variable	Cash Advance rate	10.90% variable
Late payment fee	\$29	Late payment rate	Not provided

Option 1 Credit Union

CARD NAME: Visa Platinum Classic

RATE	14.88%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$20	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	7.25%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$20	Late payment rate	Not provided

Portland Federal Credit Union

CARD NAME: Visa

RATE	10.9%	ANNUAL FEE	N/A
Balance transfer rate	10.9%	Cash Advance rate	14.9%
Late payment fee	\$25	Late payment rate	Not provided

South Central Credit Union

CARD NAME: Visa Classic

RATE	12.9%	ANNUAL FEE	N/A
Balance transfer rate	12.9%	Cash Advance rate	12.9%
Late payment fee	Not provided	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	9.9%	ANNUAL FEE	N/A
Balance transfer rate	9.9%	Cash Advance rate	9.9%
Late payment fee	Not provided	Late payment rate	Not provided

State Employees Credit Union

CARD NAME: Visa

RATE	9.75-18.00%	ANNUAL FEE	N/A
Balance transfer rate	10.9%	Cash Advance rate	14.9%
Late payment fee	\$5	Late payment rate	Not provided

TLC Community Credit Union

CARD NAME: Visa Classic

RATE	15.96%	ANNUAL FEE	N/A
Balance transfer rate	15.96%	Cash Advance rate	9.95%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Gold (Non-Variable)

RATE	13.9%	ANNUAL FEE	N/A
Balance transfer rate	13.9%	Cash Advance rate	13.9%
Late payment fee	\$25	Late payment rate	Not provided

CARD NAME: Visa Gold (Variable)

RATE	7.25% variable	ANNUAL FEE	\$50	Late payment fee	\$25
Balance transfer rate	13.90% variable	Cash Advance rate	Prime rate + 4%	Late payment rate	13.9%

United Educational Credit Union

CARD NAME: Visa Signature

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

CARD NAME: Visa Platinum

RATE	7.99-20.99% variable	ANNUAL FEE	N/A
Balance transfer rate	7.99-20.99% variable	Cash Advance rate	20.99% variable
Late payment fee	\$19-39	Late payment rate	28.99% variable

University of Michigan Credit Union

CARD NAME: Visa Classic

RATE	10.90-12.50%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$28	Late payment rate	Not provided

CARD NAME: Visa Platinum

RATE	8.50-10.10%	ANNUAL FEE	N/A
Balance transfer fee	Not provided	Cash Advance rate	Not provided
Late payment fee	\$28	Late payment rate	Not provided

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Rates accurate as of January 22, 2010. Rates may have changed.

