

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

| Interest Rates and Interest Charges | |
|--|---|
| Annual Percentage Rate (APR) for Purchases | [Purchase rate] [Description that rate varies and how it is determined, if applicable] |
| APR for Balance Transfers | [Balance transfer rate] [Description that rate varies and how it is determined, if applicable] |
| APR for Cash Advances | [Cash advance rate] [Description that rate varies and how it is determined, if applicable] |
| Penalty APR and When it Applies | [Penalty rate] [Description of events that may result in the penalty rate] [Description of how long penalty rate may apply] |
| [How to Avoid Paying Interest on Purchases/ Paying Interest] | [Description of grace period for purchases or statement that no grace period applies] |
| [Minimum Interest Charge]/[Minimum Charge] | [Description of minimum interest charge or minimum charge] |
| For Credit Card Tips from the Consumer Financial Protection Bureau | [Reference to the Bureau's Website] |

| Fees | |
|--|---|
| [Annual Fee]/[Set-up and Maintenance Fees] | [Notice of available credit, if applicable] [Description of fees for availability or issuance of credit, such as an annual fee, if applicable] |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction | [Description of balance transfer fee] [Description of cash advance fee] [Description of foreign transaction fee] |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment | [Description of late payment fee] [Description of over-the-credit limit fee] [Description of returned payment fee] |
| Other Fees <ul style="list-style-type: none"> • Required [insert name of required insurance, or debt cancellation or suspension coverage] | [Description of cost of insurance, or debt cancellation or suspension plans] [Cross reference to additional information, if applicable] |

How We Will Calculate Your Balance: [Description of balance computation method]

Loss of Introductory APR [Circumstances in which introductory rate may be revoked and rate that applies if introductory rate is revoked, if applicable]

[Description that rate that applies after introductory rate is revoked varies and how it is determined, if applicable]