

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

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|--|---|
| <b>Annual percentage rate (APR) for purchases</b>  | _____ % until (expiration date),<br>after that, _____ %   |
| <b>Other APRs</b>  | Balance transfer APR: _____ %<br>Cash advance APR: _____ %<br>Penalty APR: _____ % See explanation below*   |
| <b>Variable-rate information</b>   | Your APR may vary.<br>The rate for [purchases] [cash advances][balance transfers] is determined by (explanation). See explanation below**   |
| <b>Grace period for repayment of balances for purchases</b>  | [ __ days] [until ____] [not less than __ days]<br>[between __ and __ days] [ __ days on average]<br><br>[You have no grace period in which to repay your balance for purchases before a finance charge will be imposed.] |
| <b>Method of computing the balance for purchases</b>   |   |
| <b>Annual fees</b>   | [Annual] [Membership] fee: \$ _____ per year]<br><br>[(type of fee): \$ _____ per year]<br>[(type of fee): \$ _____ ]   |
| <b>Minimum finance charge</b>  | \$ _____  |
| <b>Transaction fee for purchases</b>   | [\$ _____] [ _____ % of _____]  |
| <b>Transaction fee for cash advances:</b> [\$ _____] [ _____ % of _____]<br><b>Balance transfer fee:</b> [ \$ _____] [ _____ % of _____]<br><b>Late-payment fee:</b> [ \$ _____] [ _____ % of _____]<br><b>Over-the-credit-limit fee:</b> \$ _____ |   |

\* Explanation of penalty.

\*\*Explanation of variable rate.