



Sample Credit Card Offer 1

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.99%, 13.99% or 14.99%, introductory APR for one year, based on your creditworthiness. After that, your APR will be 14.99%. This is a variable-rate APR that will vary with the market based on the Prime Rate.
APR for Balance Transfers	15.99% This APR will vary with the market based on the Prime Rate
APR for Cash Advances	21.99% This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	28.99% This APR may be applied to your account if you: 1. Make a late payment; 2. Go over your credit limit; 3. Make a payment that is returned; or 4. Do any of the above on another account that you have with us. How long will the Penalty APR apply? If your APR's are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard
Fees	
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your card and will reduce the amount of credit available initially. For example, if you are assigned the minimum credit limit of \$250, initial available credit will be only about \$209. - Annual Fee: \$20 - Account Set-up Fee: \$20 (one-time fee) - Participation Fee: \$12 annually (\$1 per month) - Additional Card Fee: \$5 annually (if applicable)
Transaction Fees	- Balance Transfer: Either \$5 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$100) - Cash Advance: Either \$5 or 3% of the amount of each cash advance, whichever is greater - Foreign Transaction: 2% of each transaction in U.S. dollars
Penalty Fees	- Late Payment: \$29 if balance is less than or equal to \$1000 OR \$35 if balance is more than \$1000 - Over-the-limit: \$29 - Returned Payment: \$35

* How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

* Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you become more than 60 days late in paying your bill

Phonics Practice Credit Card Offers Deal

Judd E. Hollander



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