

**Prorates INC. continuous updates to our 2015  
National Credit Card Rate & Rewards Report  
Over 400 card plans, 55 lenders and 30 data points**

This updated study will capture the details of credit card and rewards programs offered by the top banks such as:

• American Express • Bank of America • Capital One • Citibank • Chase • Discover • US Bank • WellsFargo • NAVYCU • USAA



With this information you can evaluate your current card and reward programs, design your own, or find an underwriter you like to provide a program for your institution. We even summarize the data by rewards category for you, and allow you to filter the data by column for a more focused comparison field by field. Our most beneficial improvement is a 2 year cost ranking summary for the consumer cards! which now includes rewards cash and points values, based on common spending assumptions. And for an additional \$39 you can receive NCUA data for all surveyed Credit Unions (see below). Future reports will be available to subscribers at a discount and keep in mind whatever you spend on one time surveys from us can be applied to an annual subscription within 90 days, for up to half of the annual cost. Order this report for only **\$249.00!** Phone: 888 776-7285

[... Sample Data Below ...](#)



Prorates INC.		888 776-7285			Consumer Data		CREDIT CARD + REWARDS Product Detail					USA Credit Cards + Rewards							
Survey Date: 04/27/15		% Chgs 36%		CHG Trend up+		CHGS up + 24		CHGS dn - 22		(default Rate)									
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOANTYPE	Credit Score Hi Avg Low	Credit Tier	Tsr Rate	Tsr Period	Rate type	Index Value	Spread	Rate	CashAdv Rate	Rate CAP	MIN \$	MAX\$	Late Charge	Annual Fee	Overlimit Fee
	107757	04/09/15	Advantis CU	Visa Consumer Visa Classic	NA	A Credit			V	3.250	5.650	8.900	8.900	17.90	\$1,000	\$5,000	\$35	None	\$0
	107758	04/09/15	Advantis CU	Visa Consumer Visa Classic	NA	D Credit			V	3.250	14.650	17.900	17.900	17.90	\$1,000	\$5,000	\$35	None	\$0
	107759	04/09/15	Advantis CU	Visa Consumer Visa Platinum	NA	A Credit			V	3.250	5.150	8.400	8.400	17.40	\$5,000	\$25,000	\$35	None	\$0
	107760	04/09/15	Advantis CU	Visa Consumer Visa Platinum	NA	D Credit			V	3.250	14.150	17.400	17.400	17.40	\$5,000	\$25,000	\$35	None	\$0
	107761	04/09/15	Advantis CU	Visa Consumer Visa Platinum Travel	NA	A Credit			V	3.250	5.150	8.400	8.400	17.40	\$5,000	\$25,000	\$35	\$45	\$0
	107762	04/09/15	Advantis CU	Visa Consumer Visa Platinum Travel	NA	D Credit			V	3.250	14.150	17.400	17.400	17.40	\$5,000	\$25,000	\$35	\$45	\$0
	107129	04/01/15	American Express	Amex Consumer Blue Cash Preferred	800	A Credit	0.000	15	V	3.250	9.740	12.990	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	107130	04/24/15	American Express	Amex Consumer Blue Cash Preferred	721	B Credit	0.000	15	V	3.250	9.740	12.990	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	107131	04/01/15	American Express	Amex Consumer Blue Cash Preferred	639	D Credit	0.000	15	V	3.250	18.740	21.990	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	107135	04/01/15	American Express	Amex Consumer Blue Sky Preferred	710	A Credit			V	3.250	13.990	17.240	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	107136	04/01/15	American Express	Amex Consumer Blue Sky Preferred	710	B Credit			V	3.250	16.990	20.240	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	107137	04/01/15	American Express	Amex Consumer Blue Sky Preferred	657	D Credit			V	3.250	18.990	22.240	25.240	29.24	\$500	\$15,000	\$38	\$75	\$0
	111558	04/01/15	American Express	Amex Consumer EverydaySM Preferred	782	A Credit	0.000	15	V	3.250	9.740	12.990	25.240	29.24	\$500	\$15,000	\$38	\$95	\$0
NEW	111831	04/01/15	American Express	Amex Consumer EverydaySM Preferred	706	B Credit	0.000	15	V	3.250	9.740	12.990	25.240	29.24	\$500	\$15,000	\$38	\$95	\$0
	111559	04/01/15	American Express	Amex Consumer EverydaySM Preferred	633	D Credit	0.000	15	V	3.250	18.740	21.990	25.240	29.24	\$500	\$15,000	\$38	\$95	\$0
	107138	04/01/15	American Express	Amex Consumer TrueEarnings® Card for	721	A Credit	0.000	6	V	3.250	11.990	15.240	25.240	27.24	\$500	\$15,000	\$38	None	\$0
	111560	04/01/15	American Express	Amex Consumer TrueEarnings® Card for	664	D Credit	0.000	6	V	3.250	13.990	17.240	25.240	27.24	\$500	\$15,000	\$38	None	\$0
	107079	04/27/15	Bank of America	Master Card Consumer Better Balance R	703	A Credit	0.000	12	V	3.250	8.740	11.990	14.990	29.99	\$500	\$15,000	\$35	None	\$0
	107080	04/27/15	Bank of America	Master Card Consumer Better Balance R	652	D Credit	0.000	12	V	3.250	18.740	21.990	14.990	29.99	\$500	\$15,000	\$35	None	\$0
	108074	04/27/15	Bank of America	Visa Consumer BankAmericard	800	A Credit	0.000	15	V	3.250	7.740	10.990	13.990	29.99	\$500	\$15,000	\$35	None	\$0
	108075	04/27/15	Bank of America	Visa Consumer BankAmericard	640	D Credit	0.000	15	V	3.250	17.740	20.990	13.990	29.99	\$500	\$15,000	\$35	None	\$0
INACTIVE	96055	03/02/15	Bank of America	Visa Consumer BASIC	718	A Credit	0.000	15	V	3.250	7.740	10.990	20.990	29.99	\$500	\$15,000	\$35	None	\$0
INACTIVE	110417	03/02/15	Bank of America	Visa Consumer BASIC	681	D Credit	0.000	15	V	3.250	17.740	20.990	20.990	29.99	\$500	\$15,000	\$35	None	\$0
	110415	04/27/15	Bank of America	Visa Consumer Cash Rewards	793	A Credit	0.000	12	V	3.250	9.740	12.990	15.990	29.99	\$500	\$15,000	\$35	None	\$0
	110416	04/27/15	Bank of America	Visa Consumer Cash Rewards	627	D Credit	0.000	12	V	3.250	19.740	22.990	15.990	29.99	\$500	\$15,000	\$35	None	\$0
	108403	04/27/15	Bank of America	Visa Consumer Travel Rewards	815	A Credit	0.000	12	V	3.250	11.740	14.990	17.990	29.99	\$500	\$15,000	\$35	None	\$0
	108404	04/27/15	Bank of America	Visa Consumer Travel Rewards	671	D Credit	0.000	12	V	3.250	19.740	22.990	17.990	29.99	\$500	\$15,000	\$35	None	\$0
	111407	04/24/15	Barclays	MasterCard Consumer Arrival Plus™	737	A Credit	0.000	12	V	3.250	11.740	14.990	25.240	27.24	\$1,000	\$15,000	\$35	\$89	\$0
	111408	04/24/15	Barclays	MasterCard Consumer Arrival Plus™	691	D Credit	0.000	12	V	3.250	15.740	18.990	25.240	27.24	\$1,000	\$15,000	\$35	\$89	\$0
	111409	04/24/15	Barclays	MasterCard Consumer Barclaycard Arriv	737	A Credit	0.000	12	V	3.250	11.740	14.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
	111410	04/24/15	Barclays	MasterCard Consumer Barclaycard Arriv	691	D Credit	0.000	12	V	3.250	15.740	18.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
	111411	04/09/15	Barclays	MasterCard Consumer Barclaycard Rewa	720	A Credit			V	3.250	21.740	24.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
5.000	111412	04/09/15	Barclays	MasterCard Consumer Barclaycard Rewa	654	B Credit			V	3.250	21.740	24.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0

Prorates INC.		888 776-7285		Consumer Data		CREDIT CARD + REWARDS Product Detail						USA Credit Cards + Rewards							
Survey Date: 04/27/15		% Chgs 36%		CHG Trend up+		CHGS up + 24		CHGS dn - 22		(default Rate)									
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOANTYPE	Credit Score Hi Avg Low	Credit Tier	Tsr Rate	Tsr Period	Rate type	Index Value	Spread	Rate	CashAdv Rate	Rate CAP	MIN \$	MAX\$	Late Charge	Annual Fee	Overlimit Fee
	111413	04/24/15	Barclays	MasterCard Consumer Barclaycard Rewa	585	D Credit			V	3.250	21.740	24.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
	111414	04/24/15	Barclays	MasterCard Consumer RING Giveback	809	A Credit			V	3.250	4.750	8.000	8.000	8.00	\$1,000	\$15,000	\$26	None	\$0
	111652	04/24/15	Barclays	MasterCard Consumer RING Giveback	657	D Credit			V	3.250	4.750	8.000	8.000	8.00	\$1,000	\$15,000	\$26	None	\$0
	111650	04/24/15	Barclays	MasterCard Consumer Upromise	NA	A Credit	0.000	12	V	3.250	9.740	12.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
	111651	04/24/15	Barclays	MasterCard Consumer Upromise	NA	D Credit	0.000	12	V	3.250	17.740	20.990	25.240	27.24	\$1,000	\$15,000	\$35	None	\$0
	107763	04/09/15	Baxter CU	Visa Consumer Visa Platinum	NA	A Credit			V	3.250	5.250	8.500	8.500	18.90	\$1,000	\$15,000	\$25	None	\$25
	107764	04/09/15	Baxter CU	Visa Consumer Visa Platinum	NA	D Credit			V	3.250	15.650	18.900	8.500	18.90	\$1,000	\$15,000	\$25	None	\$25
	107765	04/09/15	Baxter CU	Visa Consumer Visa Platinum Cash Back	NA	A Credit			V	3.250	7.000	10.250	10.250	19.90	\$1,000	\$15,000	\$25	None	\$25
	107766	04/09/15	Baxter CU	Visa Consumer Visa Platinum Cash Back	NA	D Credit			V	3.250	16.650	19.900	10.250	19.90	\$1,000	\$15,000	\$25	None	\$25
	107767	04/09/15	Baxter CU	Visa Consumer Visa Platinum Rewards	NA	A Credit	6.900	18	V	3.250	7.250	10.500	10.500	19.90	\$1,000	\$15,000	\$25	None	\$25
	107768	04/09/15	Baxter CU	Visa Consumer Visa Platinum Rewards	NA	D Credit	6.900	18	V	3.250	16.650	19.900	10.500	19.90	\$1,000	\$15,000	\$25	None	\$25
NEW	111821	04/22/15	BBVA Compass	Amex Consumer American Express	NA	A Credit	0.000	6	V	3.250	5.990	9.240	22.240	23.24	\$3,000	\$20,000	\$38	\$50	\$0
NEW	111822	04/22/15	BBVA Compass	Amex Consumer American Express	NA	D Credit	0.000	6	V	3.250	19.990	23.240	27.240	23.24	\$3,000	\$20,000	\$38	\$50	\$0
NEW	111823	04/22/15	BBVA Compass	Visa Consumer ClearPoints	NA	A Credit	0.000	6	V	3.250	5.990	9.240	22.240	23.24	\$3,000	\$20,000	\$35	None	\$35
NEW	111824	04/22/15	BBVA Compass	Visa Consumer ClearPoints	NA	D Credit	0.000	6	V	3.250	19.990	23.240	27.240	23.24	\$3,000	\$20,000	\$35	None	\$35
NEW	111825	04/22/15	BBVA Compass	Visa Consumer Select	NA	A Credit			V	3.250	9.990	13.240	22.240	17.24	\$3,000	\$20,000	\$35	None	\$0
NEW	111826	04/22/15	BBVA Compass	Visa Consumer Select	NA	D Credit			V	3.250	13.990	17.240	22.240	17.24	\$3,000	\$20,000	\$35	None	\$0
NEW	111827	04/22/15	BBVA Compass	Visa Consumer Visa Signature	NA	A Credit	0.000	6	V	3.250	5.990	9.240	22.240	13.24	\$3,000	\$20,000	\$35	None	\$0
NEW	111828	04/22/15	BBVA Compass	Visa Consumer Visa Signature	NA	D Credit	0.000	6	V	3.250	9.990	13.240	22.240	13.24	\$3,000	\$20,000	\$35	None	\$0
	107769	04/09/15	BoeingCU	Visa Consumer Visa Rewards	NA	A Credit	0.000	6	V	3.250	3.650	6.900	6.900	19.90	\$1,000	\$15,000	\$25	\$25	\$0
	107770	04/09/15	BoeingCU	Visa Consumer Visa Rewards	NA	B Credit	0.000	6	V	3.250	5.650	8.900	8.900	19.90	\$1,000	\$15,000	\$25	\$25	\$0
	107771	04/09/15	BoeingCU	Visa Consumer Visa Rewards	NA	C Credit	0.000	6	V	3.250	7.650	10.900	10.900	19.90	\$1,000	\$15,000	\$25	\$25	\$0
	107772	04/09/15	BoeingCU	Visa Consumer Visa Rewards	NA	D Credit	0.000	6	V	3.250	14.650	17.900	17.900	19.90	\$1,000	\$15,000	\$25	\$25	\$0
	103131	04/20/15	Capital One	Visa Consumer Classic Platinum	670	A Credit			V	3.250	17.650	20.900	20.900	29.40	\$300	\$15,000	\$35	\$39	\$0
NEW	111808	04/20/15	Capital One	Visa Consumer Classic Platinum	529	D Credit			V	3.250	17.650	20.900	20.900	29.40	\$300	\$15,000	\$35	\$39	\$0
	103130	04/20/15	Capital One	Visa Consumer Platinum Prestige	761	A Credit	0.000	15	V	3.250	7.650	10.900	24.900	29.40	\$500	\$15,000	\$35	None	\$0
1.000	107014	04/21/15	Capital One	Visa Consumer Platinum Prestige	679	B Credit	0.000	15	V	3.250	12.650	15.900	24.900	29.40	\$500	\$15,000	\$35	None	\$0
2.000	107015	04/21/15	Capital One	Visa Consumer Platinum Prestige	617	D Credit	0.000	15	V	3.250	17.650	20.900	24.900	29.40	\$500	\$15,000	\$35	None	\$0
	107139	04/20/15	Capital One	Visa Consumer Quicksilver	811	A Credit	0.000	9	V	3.250	9.650	12.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
	107140	04/20/15	Capital One	Visa Consumer Quicksilver	717	B Credit	0.000	9	V	3.250	14.650	17.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
	107141	04/20/15	Capital One	Visa Consumer Quicksilver	643	D Credit	0.000	9	V	3.250	19.650	22.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
-1.000	103132	04/21/15	Capital One	Visa Consumer Venture Rewards	804	A Credit			V	3.250	9.650	12.900	24.900	29.40	\$5,000	\$20,000	\$35	\$59	\$0

Prorates INC.		888 776-7285		Consumer Data		CREDIT CARD + REWARDS Product Detail					USA Credit Cards + Rewards								
Survey Date: 04/27/15		% Chgs 36%		CHG Trend up+		CHGS up + 24		CHGS dn - 22		(default Rate)									
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	LOANTYPE	Credit Score Hi Avg Low	Credit Tier	Tsr Rate	Tsr Period	Rate type	Index Value	Spread	Rate	CashAdv Rate	Rate CAP	MIN \$	MAX\$	Late Charge	Annual Fee	Overlimit Fee
1.000	108047	04/21/15	Capital One	Visa Consumer Venture Rewards	710	B Credit			V	3.250	14.650	17.900	24.900	29.40	\$5,000	\$20,000	\$35	\$59	\$0
-1.000	108048	04/21/15	Capital One	Visa Consumer Venture Rewards	619	D Credit			V	3.250	9.650	12.900	24.900	29.40	\$5,000	\$20,000	\$35	\$59	\$0
	108049	04/20/15	Capital One	Visa Consumer VentureOne Rewards	729	A Credit	0.000	12	V	3.250	8.650	11.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
1.000	108050	04/21/15	Capital One	Visa Consumer VentureOne Rewards	729	B Credit	0.000	12	V	3.250	13.650	16.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
2.000	108051	04/21/15	Capital One	Visa Consumer VentureOne Rewards	654	D Credit	0.000	12	V	3.250	18.650	21.900	24.900	29.40	\$3,000	\$20,000	\$35	None	\$0
NEW	111756	04/16/15	Carolina Trust FCU	Visa Consumer Classic	NA	A Credit			V	3.250	10.650	13.900	0.000	18.00	\$1,000	\$5,000	\$25	None	\$0
NEW	111757	04/16/15	Carolina Trust FCU	Visa Consumer Classic	NA	A Credit			V	3.250	14.650	17.900	0.000	18.00	\$1,000	\$5,000	\$25	None	\$0
NEW	111758	04/16/15	Carolina Trust FCU	Visa Consumer Platinum Rewards	NA	A Credit			V	3.250	6.650	9.900	0.000	18.00	\$1,000	\$25,000	\$25	None	\$0
NEW	111759	04/16/15	Carolina Trust FCU	Visa Consumer Platinum Rewards	NA	A Credit			V	3.250	7.650	10.900	0.000	18.00	\$1,000	\$25,000	\$25	None	\$0
NEW	111760	04/16/15	Carolina Trust FCU	Visa Consumer Secured	NA	A Credit			V	3.250	11.650	14.900	0.000	18.00	\$1,000	\$5,000	\$25	None	\$0
NEW	111761	04/16/15	Carolina Trust FCU	Visa Consumer Secured	NA	A Credit			V	3.250	11.650	14.900	0.000	18.00	\$1,000	\$5,000	\$25	None	\$0
	103096	04/27/15	Chase	Visa Consumer Chase Freedom	744	A Credit	0.000	15	V	3.250	10.740	13.990	23.990	29.99	\$500	\$15,000	\$35	None	\$0
	109198	04/27/15	Chase	Visa Consumer Chase Freedom	670	D Credit	0.000	15	V	3.250	19.740	22.990	23.990	29.99	\$500	\$15,000	\$35	None	\$0
6.000	109199	03/02/15	Chase	Visa Consumer Chase FreedomOVERDRA	614	D Credit	0.000	15	V	3.250	26.740	29.990	23.990	29.99	\$500	\$15,000	\$35	None	\$0
INACTIVE	103789	03/02/15	Chase	Visa Consumer Sapphire	727	A Credit			V	3.250	11.990	15.240	19.240	29.99	\$5,000	\$50,000	\$35	None	\$0
0.750	109202	03/02/15	Chase	Visa Consumer Sapphire Preferred	NA	A Credit			V	3.250	12.740	15.990	24.990	29.99	\$5,000	\$25,000	\$35	\$95	\$0
0.750	109203	03/02/15	Chase	Visa Consumer Sapphire PreferredBal Xfer	NA	A Credit			V	3.250	12.740	15.990	24.990	29.99	\$5,000	\$25,000	\$35	\$95	\$0
5.750	109204	04/22/15	Chase	Visa Consumer Sapphire PreferredOVERDI	NA	D Credit			V	3.250	21.740	24.990	24.990	29.99	\$5,000	\$25,000	\$35	\$95	\$0
INACTIVE	109201	03/02/15	Chase	Visa Consumer SapphireOVERDRAFT	664	D Credit			V	3.250	15.990	19.240	19.240	29.99	\$5,000	\$50,000	\$35	None	\$0
	103097	04/27/15	Chase	Visa Consumer SLATE Card	762	A Credit	0.000	15	V	3.250	9.740	12.990	24.990	22.99	\$5,000	\$50,000	\$35	None	\$0
	109200	04/27/15	Chase	Visa Consumer SLATE Card	626	D Credit	0.000	15	V	3.250	19.740	22.990	24.990	22.99	\$5,000	\$50,000	\$35	None	\$0
	111526	04/24/15	Citibank	Visa Business/Consumer AT&T Access Ca	NA	A Credit			V	3.250	10.740	13.990	25.240	29.99	\$5,000	\$25,000	\$35	None	\$0
-2.000	111566	01/15/15	Citibank	Visa Business/Consumer AT&T Access Ca	NA	B Credit			V	3.250	13.740	16.990	25.240	29.99	\$5,000	\$25,000	\$35	None	\$0
NEW	111718	04/24/15	Citibank	Visa Business/Consumer AT&T Access Ca	NA	C Credit			V	3.250	15.740	18.990	25.240	29.99	\$5,000	\$25,000	\$35	None	\$0
-1.000	111567	01/15/15	Citibank	Visa Business/Consumer AT&T Access Ca	NA	D Credit			V	3.250	19.740	22.990	25.240	29.99	\$5,000	\$25,000	\$35	None	\$0
	109351	04/24/15	Citibank	Visa Consumer Citi Prestige	NA	A Credit			V	3.250	11.990	15.240	25.240	29.99	\$500	\$25,000	\$35	\$450	\$0
	110385	04/24/15	Citibank	Visa Consumer Citi Simplicity	793	A Credit	0.000	21	V	3.250	9.740	12.990	12.990	22.99	\$500	\$15,000	\$0	None	\$0
-2.000	110386	01/15/15	Citibank	Visa Consumer Citi Simplicity	715	B Credit	0.000	21	V	3.250	12.740	15.990	12.990	22.99	\$500	\$15,000	\$0	None	\$0
NEW	111717	04/24/15	Citibank	Visa Consumer Citi Simplicity	715	C Credit	0.000	21	V	3.250	15.740	18.990	12.990	22.99	\$500	\$15,000	\$0	None	\$0
1.000	110387	01/15/15	Citibank	Visa Consumer Citi Simplicity	643	D Credit	0.000	21	V	3.250	19.740	22.990	12.990	22.99	\$500	\$15,000	\$0	None	\$0
	107083	04/24/15	Citibank	Visa Consumer Citi ThankYouPremier	NA	A Credit			V	3.250	10.740	13.990	0.252	29.99	\$500	\$25,000	\$35	\$95	\$0
-1.000	109066	01/15/15	Citibank	Visa Consumer Citi ThankYouPremier	NA	B Credit			V	3.250	13.740	16.990	0.252	29.99	\$500	\$25,000	\$35	\$95	\$0
NEW	111716	04/24/15	Citibank	Visa Consumer Citi ThankYouPremier	NA	C Credit			V	3.250	15.740	18.990	0.252	29.99	\$500	\$25,000	\$35	\$95	\$0

Prorates INC.		888 776-7285							
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	Reward Type	Reward Bonus & Earn Rate	Reward Limits	Reward Notes		
Survey Date: 04/27/15 % Chgs 36%									
	107757	04/09/15	Advantis CU	LOWRATE-NONE	None	NA	NA		
	107758	04/09/15	Advantis CU	LOWRATE-NONE	None	NA	NA		
	107759	04/09/15	Advantis CU	LOWRATE-NONE	None	NA	NA		
	107760	04/09/15	Advantis CU	LOWRATE-NONE	None	NA	NA		
	107761	04/09/15	Advantis CU	REWARDS-Travel	1x	4 years, 12,500/mo	Earn 1 point for every \$1 you spend, excluding cash advances. Earn EXTRA awards points instead of travel miles. Most major airlines without the usual restrictions or blackout dates. Flexibility to use		
	107762	04/09/15	Advantis CU	REWARDS-Travel	1x	4 years, 12,500/mo	points for other award options: Airline tickets, Discounts toward the cost of airfare, Rebates on travel-related expenses, Discount night stays & services at premier hotels, Car rentals, Gift certificates for restaurants, retail stores, entertainment & many others.		
	107129	04/01/15	American Express	REWARDS-Cash	\$150 6%/\$6,000 3% 1%	NO EXPIRATION, NO LIMIT	Earn \$150 cash back with \$1,000 in eligible purchases in the first 3 months. Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.		
	107130	04/24/15	American Express	REWARDS-Cash	\$150 6%/\$6,000 3% 1%	NO EXPIRATION, NO LIMIT	Earn unlimited cash back, the first \$6,000 in 12 mo period. Earn 6% at stand-alone supermarkets (1% >\$6,000), 3% at gas stations and SELECT dept stores, 1% back everywhere else. Cash back will be awarded in the form of Reward Dollars. Warehouse stores excluded.		
	107131	04/01/15	American Express	REWARDS-Cash	\$150 6%/\$6,000 3% 1%	NO EXPIRATION, NO LIMIT	Select major department stores; Beals, Belk, Bloomingdales, Bon Ton Stores, Boscovs, Century 21 Stores, Dillard Stores, J.C. Penney, Kohls, Lord & Taylor, Macys, Neiman Marcus, Nordstrom, Saks Fifth Ave, Sears Merchandise Group, and Stein Mart.		
	107135	04/01/15	American Express	REWARDS-TRAVEL	2x 1x	NO EXPIRATION, NO LIMIT	Earn 2x points for each \$1 at US restaurants, for hotel rooms directly from hotels and for car rentals directly from select car rental companies. All other purchases earn 1 point per \$1.		
	107136	04/01/15	American Express	REWARDS-TRAVEL	2x 1x	NO EXPIRATION, NO LIMIT	Receive an annual Airline Allowance in the form of a statement credit up to \$100 toward airline incidental fees		
	107137	04/01/15	American Express	REWARDS-TRAVEL	2x 1x	NO EXPIRATION, NO LIMIT	Points can be redeemed for statement credit, gift cards, and merchandise. Points for travel rewards have no restrictions or blackout dates, there is no expiration date or limit on the number of points you can earn.		
	111558	04/01/15	American Express	REWARDS-Points	15,000p 3x 2x 1x 50%	NO EXPIRATION, NO LIMIT	15,000 points welcome bonus after \$1,000 in purchases in the first 3 months. \$200 statement credit towards travel purchases.		
NEW	111831	04/01/15	American Express	REWARDS-Points	15,000p 3x 2x 1x 50%	NO EXPIRATION, NO LIMIT	3X points at U.S. supermarkets on up to \$6,000 per year in purchases, 2X points at U.S. gas stations and 1X points on other purchases.		
	111559	04/01/15	American Express	REWARDS-Points	15,000p 3x 2x 1x 50%	NO EXPIRATION, NO LIMIT	Use your Card 30 or more times on purchases in a billing period and get 50% more points. Transfer points to 17 frequent flyer programs and 5 frequent guest programs or use them for gift cards and merchandise.		
	107138	04/01/15	American Express	REWARDS- Cash Back	3% 2% 1%	NO EXPIRATION, NO LIMIT	For the first \$4,000; 3% cash back in annual gasoline purchases (1% thereafter), 2% for restaurants, 2% for travel, and Costco. 1% everywhere else.		
	111560	04/01/15	American Express	REWARDS- Cash Back	3% 2% 1%	NO EXPIRATION, NO LIMIT	Your Card issues a cash reward coupon annually, which you can redeem at any U.S. Costco warehouse for merchandise or cash		
	107079	04/27/15	Bank of America	REWARDS-Cash Back	100	5 Years, \$120	Earn \$25 per quarter towards your balance when you pay more than the monthly minimum and on time each month.		
	107080	04/27/15	Bank of America	REWARDS-Cash Back	100	5 Years, \$120	Get an additional \$5 bonus per quarter if you have a Bank of America® checking or savings account. Cash back automatically credited to your account.		
	108074	04/27/15	Bank of America	LOWRATE-NONE	NA	NA	NA		
	108075	04/27/15	Bank of America	LOWRATE-NONE	NA	NA	NA		
INACTIVE	96055	03/02/15	Bank of America	LOWRATE-NONE	NA	NA	NA		
INACTIVE	110417	03/02/15	Bank of America	LOWRATE-NONE	NA	NA	NA		
	110415	04/27/15	Bank of America	REWARDS-Cash	1%,2%,3% \$100	5 Years, NO LIMIT	Rewards of 1% on purchases, and 2% at eligible grocery merchants, 3% at eligible gas merchants, for the first \$1,500 each quarter in the Bonus Categories.		
	110416	04/27/15	Bank of America	REWARDS-Cash	1%,2%,3% \$100	5 Years, NO LIMIT	\$100 bonus cash rewards if you use your new card to make any combination of purchases of \$500 within 90 days of open date. Cash rewards redeemed to a BoFA account will be 10% greater than the other types of cash rewards.		
	108403	04/27/15	Bank of America	REWARDS-Travel Points	10,000pts 3.0x 1.5x	NO EXPIRATION, Partial Limit	Earn 10,000 Bonus pts with purchases of \$500 within the first 90 days. Earn 1.5 pts per \$1.0 of new net retail purchases Earn additional 1.5 pts. for the first \$6,000 in airline purchases (up to 9,000 bonus points) made at the BoFA Travel Center each calendar year.		
	108404	04/27/15	Bank of America	REWARDS-Travel Points	10,000pts 3.0x 1.5x	NO EXPIRATION, Partial Limit	A 10% Bonus will be added to the base points you earn if you have a consumer checking, savings or IRA account. Points can be redeemed for \$100 statement credit towards travel purchases.		
	111407	04/24/15	Barclays	REWARDS-Miles	40,000pts 2x 1x 10%	NO EXPIRATION, NO LIMIT	Start with 40,000 bonus miles when you spend \$1,000 on purchases in the first 90 days. Continue earning 2X miles on travel and dining purchases and 1X on all other purchases.		
	111408	04/24/15	Barclays	REWARDS-Miles	40,000pts 2x 1x 10%	NO EXPIRATION, NO LIMIT	Choose any airline, any time, or shop for the hotel, resort, cruise, train or car rental you want. No blackout dates or seat restrictions, or take statement credits on travel purchases. Plus, get 10% of your miles back when you redeem for travel. Receive a complimentary subscription to TripIt.		
	111409	04/24/15	Barclays	REWARDS-Miles	20,000pts 2x 1x 10%	NO EXPIRATION, NO LIMIT	No Annual Fee; Start with 20,000 bonus miles when you spend \$1,000 on purchases in the first 90 days. Continue earning 2X miles on travel and dining purchases and 1X on all other purchases.		
	111410	04/24/15	Barclays	REWARDS-Miles	20,000pts 2x 1x 10%	NO EXPIRATION, NO LIMIT	Choose any airline, any time, or shop for the hotel, resort, cruise, train or car rental you want. No blackout dates or seat restrictions, or take statement credits on travel purchases. Plus, get 10% of your miles back when you redeem for travel. Barclaycard will provide a one-year TripIt Pro subscription.		
	111411	04/09/15	Barclays	REWARDS-Points	2x 1x	NO EXPIRATION, NO LIMIT	Earn 2 points per \$1 spent on gas, groceries and utilities and 1 point per \$1 spent on all other purchases.		
	111412	04/09/15	Barclays	REWARDS-Points	2x 1x	NO EXPIRATION, NO LIMIT	Travel with No Blackout dates, no cash back limits		
	111413	04/24/15	Barclays	REWARDS-Points	2x 1x	NO EXPIRATION, NO LIMIT	Redeem for flights, shopping, dining and more		
	111414	04/24/15	Barclays	REWARDS-Giveback	Giveback	NA	A profit sharing feature, The Giveback™, contains a transparent calculation that is used to determine what will be shared with the community members.		
	111652	04/24/15	Barclays	REWARDS-Giveback	Giveback	NA	Transparent calculations for the Giveback™ program are provided online. Customers will have the option of donating their Giveback™ to a charity. Share opinions, ideas, and make recommendations.		
	111650	04/24/15	Barclays	REWARDS-Points	5%x2 4% 3% 2% 1% \$25	NO EXPIRATION, NO LIMIT	5% when you contribute to Upromise 529 College plan or deposit to Sallie Mae High-Yield Savings Account. 5% additional cash when using Upromise online retailers that participate in the 5% Cash Back offer. 4% for Dining purchases at participating Upromise dining establishments.		

Prorates INC. 888 776-7285							
Survey Date: 04/27/15 % Chgs 36%							
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	Reward Type	Reward Bonus & Earn Rate	Reward Limits	Reward Notes
	111651	04/24/15	Barclays	REWARDS-Points	5%w2 4% 3% 2% 1% \$25	NO EXPIRATION, NO LIMIT	3% for Gas purchases from Exxon or Mobile totaling > 20 gallons a month. 2% for Movie Theater purchases. 1% cash on all other purchases. Earn \$25 contribution bonus, use your Card within 90 days of opening.
	107763	04/09/15	Baxter CU	LOWRATE-NONE	NONE	NA	NA
	107764	04/09/15	Baxter CU	LOWRATE-NONE	NONE	NA	NA
	107765	04/09/15	Baxter CU	REWARDS-CASH Back	2% 1%	\$2,000/mo	Earn 2% rebate at restaurants, grocery stores, and automated fuel dispensers. Earn 1% rebate on all other eligible purchases. Up to a maximum of \$2,000 per month on eligible net gas, grocery and restaurant purchases.
	107766	04/09/15	Baxter CU	REWARDS-CASH Back	2% 1%	\$2,000/mo	cash rebate automatically credited to your Credit Union savings account on a quarterly basis
	107767	04/09/15	Baxter CU	REWARDS-Points	3,000 3x 1x	NO EXPIRATION, NO LIMIT	3,000 bonus points the first time you use the card. CURewards gives you 1 point per \$1 for merchandise, loan discounts, and unrestricted travel with no blackout dates.
	107768	04/09/15	Baxter CU	REWARDS-Points	3,000 3x 1x	NO EXPIRATION, NO LIMIT	Triple Rewards points on all purchases for the first 90 days, 1 pt for each \$1 after that.
NEW	111821	04/22/15	BBVA Compass	REWARDS-Points	10,000p 5x 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 10,000 bonus points when you spend \$500 on qualifying transactions in the first 90 days. 5x points during the NBA All-Star Weekend and two weeks of the NBA Finals.
NEW	111822	04/22/15	BBVA Compass	REWARDS-Points	10,000p 5x 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 1x points on every \$1, plus earn even more, 2x supermarkets and gas stations, 3x for NBA tickets, NBA in-stadium transactions, and NBAStore.com purchases.
NEW	111823	04/22/15	BBVA Compass	REWARDS-Points	10,000p 5x 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 1 CompassPoint for every \$1 you spend on qualifying purchases. Then, redeem for accounts credits, retail gift cards, travel and name brand merchandise. Earn more points at participating retailers.
NEW	111824	04/22/15	BBVA Compass	REWARDS-Points	10,000p 5x 3x 2x 1x	NO EXPIRATION, NO LIMIT	>>>
NEW	111825	04/22/15	BBVA Compass	REWARDS-Points	1,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Customizable CompassPoints,, choose one category (e.g. Airlines) to earn 3x the points, Choose 2 categories (e.g. Dining & Hotels) to earn 2x the points, earn 1x on all others.
NEW	111826	04/22/15	BBVA Compass	REWARDS-Points	1,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Plus, earn up to 1,000 additional bonus points each month you make \$5,000 or more in qualifying purchases. Apply points with flexible credits to transactions eliminating them from your statement. Earn \$100 Orbitz Travel Card.
NEW	111827	04/22/15	BBVA Compass	REWARDS-Points	1,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Customizable CompassPoints,, choose one category (e.g. Airlines) to earn 3x the points, Choose 2 categories (e.g. Dining & Hotels) to earn 2x the points, earn 1x on all others.
NEW	111828	04/22/15	BBVA Compass	REWARDS-Points	1,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Plus, earn up to 1,000 additional bonus points each month you make \$5,000 or more in qualifying purchases. Apply points with flexible credits to transactions eliminating them from your statement. Earn \$100 Orbitz Travel Card.
	107769	04/09/15	BoeingCU	REWARDS-Points	1x	5 years, NO LIMIT	Earn one point for every dollar you spend. Purchases such as groceries, gas, meals out and paying bills. Use for travel, merchandise, gift certificates Merchandise, Charity, Point Gifting and even Cash Back statement credits, and more.
	107770	04/09/15	BoeingCU	REWARDS-Points	1x	5 years, NO LIMIT	Earn one point for every dollar you spend. Purchases such as groceries, gas, meals out and paying bills. Use for travel, merchandise, gift certificates Merchandise, Charity, Point Gifting and even Cash Back statement credits, and more.
	107771	04/09/15	BoeingCU	REWARDS-Points	1x	5 years, NO LIMIT	Earn one point for every dollar you spend. Purchases such as groceries, gas, meals out and paying bills. Use for travel, merchandise, gift certificates Merchandise, Charity, Point Gifting and even Cash Back statement credits, and more.
	107772	04/09/15	BoeingCU	REWARDS-Points	1x	5 years, NO LIMIT	Earn one point for every dollar you spend. Purchases such as groceries, gas, meals out and paying bills. Use for travel, merchandise, gift certificates Merchandise, Charity, Point Gifting and even Cash Back statement credits, and more.
	103131	04/20/15	Capital One	LOWRATE-NONE	NA	NA	NA
NEW	111808	04/20/15	Capital One	LOWRATE-NONE	NA	NA	NA
	103130	04/20/15	Capital One	LOWRATE-NONE	NA	NA	NA
1.000	107014	04/21/15	Capital One	LOWRATE-NONE	NA	NA	NA
2.000	107015	04/21/15	Capital One	LOWRATE-NONE	NA	NA	NA
	107139	04/20/15	Capital One	REWARDS-Cash	\$100 1.5%	NO EXPIRATION, NO LIMIT	Earn 1.5% on all purchases. Pus a one time bonus of \$100 after the first \$500 of charges in the first 3 months
	107140	04/20/15	Capital One	REWARDS-Cash	\$100 1.5%	NO EXPIRATION, NO LIMIT	Visa Signature concierge benefits, Special discounts at top retailers and online merchants.
	107141	04/20/15	Capital One	REWARDS-Cash	\$100 1.5%	NO EXPIRATION, NO LIMIT	Rewards transfers are permitted between certain Capital One No Hassle Rewards accounts.
-1.000	103132	04/21/15	Capital One	REWARDS-Travel Miles	40,000m 2x	NO EXPIRATION, NO LIMIT	One-time bonus of 40,000 miles once you spend \$3,000 in the first 3 months. Redeem your miles for cash, gift cards, brand-name merchandise, for previous non-travel purchases, and more.credits
1.000	108047	04/21/15	Capital One	REWARDS-Travel Miles	40,000m 2x	NO EXPIRATION, NO LIMIT	You can transfer your rewards between this account and other U.S. Miles or Points accounts.
-1.000	108048	04/21/15	Capital One	REWARDS-Travel Miles	40,000m 2x	NO EXPIRATION, NO LIMIT	Visa Signature Concierge service available.
	108049	04/20/15	Capital One	REWARDS-Travel Miles	20,000m 1.25x	NO EXPIRATION, NO LIMIT	One-time bonus of 20,000 miles once you spend \$1,000 in the first 3 months. Fly free on any airline, anytime.
1.000	108050	04/21/15	Capital One	REWARDS-Travel Miles	20,000m 1.25x	NO EXPIRATION, NO LIMIT	You can transfer your rewards between this account and other U.S. Miles or Points accounts.
2.000	108051	04/21/15	Capital One	REWARDS-Travel Miles	20,000m 1.25x	NO EXPIRATION, NO LIMIT	Redeem your miles for travel, gift cards, merchandise, even cash back. Visa Signature Concierge service available.
NEW	111756	04/16/15	Carolina Trust FCU	LOWRATE-NONE	NA	NA	NA
NEW	111757	04/16/15	Carolina Trust FCU	LOWRATE-NONE	NA	NA	NA

Prorates INC. 888 776-7285								
Survey Date: 04/27/15 % Chgs 36%								
Rate CHG	ID Num	EFFECTIVE DATE	INSTITUTION	Reward Type	Reward Bonus & Earn Rate	Reward Limits	Reward Notes	
NEW	111758	04/16/15	Carolina Trust FCU	REWARDS-Points	1x	5 Years, NO LIMIT	Earn 1 point for each dollar spent that can be exchanged for merchandise or travel rewards.	
NEW	111759	04/16/15	Carolina Trust FCU	REWARDS-Points	1x	5 Years, NO LIMIT	>>>	
NEW	111760	04/16/15	Carolina Trust FCU	LOWRATE-NONE	NA	NA	NA	
NEW	111761	04/16/15	Carolina Trust FCU	LOWRATE-NONE	NA	NA	NA	
	103096	04/27/15	Chase	REWARDS- Cash Back	\$100 \$25 5% Qtr 1%	NO EXPIRATION-Qtr spending limit	\$100 bonus for \$500 in the first 3mo. 5% cash back, \$1,500 limit per quarter in Bonus Category. \$25 bonus when you add your first authorized user and make your first purchase within the same 3 month period.	
	109198	04/27/15	Chase	REWARDS- Cash Back	\$100 \$25 5% Qtr 1%	NO EXPIRATION-Qtr spending limit	Unlimited 1% cash back on all other purchases. Earn an additional 1 point per \$1 of airfare and hotel accommodation when you book at Chase Ultimaterewards.	
6.000	109199	03/02/15	Chase	REWARDS- Cash Back	\$100 \$25 5% Qtr 1%	NO EXPIRATION-Qtr spending limit	Chase Exclusives Bonus; Earn an additional 10% bonus on points earned during previous year as the primary cardmember and owner of a Chase checking account.	
INACTIVE	103789	03/02/15	Chase	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 10,000 bonus points after you spend \$500 in the first 3 months. 2,500 points when you add the first user and purchase within 3 months.	
0.750	109202	03/02/15	Chase	REWARDS-Points	40,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 40,000 Ultimate Rewards points bonus when you spend \$4,000 in the first 3 months. 5,000 points for first purchase in 3 months and adding a user. Earn 2X points on travel and dining at restaurants. 1 point per dollar spent on all other purchases.	
0.750	109203	03/02/15	Chase	REWARDS-Points	40,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 1 more pt for each \$1 of airfare and hotel booked through Ultimate Rewards. Always get 20% off travel when you redeem for airfare, hotel stays, car rentals and cruises through Chase Ultimate Rewards.	
5.750	109204	04/22/15	Chase	REWARDS-Points	40,000p 2x 1x	NO EXPIRATION, NO LIMIT	Transfer points to participating frequent travel programs.	
INACTIVE	109201	03/02/15	Chase	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 2 points per dollar at restaurants, 1 point on all other purchases. Plus earn 1 additional point per dollar when you book airfare and hotel through Ultimate Rewards.	
	103097	04/27/15	Chase	LOWRATE-NONE	NA	NA	NA	
	109200	04/27/15	Chase	LOWRATE-NONE	NA	NA	NA	
	111526	04/24/15	Citibank	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 10,000 bonus ThankYou points after \$1,000 in purchases within 3 months of account opening.	
-2.000	111566	01/15/15	Citibank	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 2 ThankYou Points for every dollar you spend on products and services purchased directly from AT&T & purchases made online at retail and travel websites.	
NEW	111718	04/24/15	Citibank	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 1 ThankYou Point for every dollar you spend on other purchases.	
-1.000	111567	01/15/15	Citibank	REWARDS-Points	10,000p 2x 1x	NO EXPIRATION, NO LIMIT	Earn 1 ThankYou Point for every dollar you spend on other purchases.	
	109351	04/24/15	Citibank	REWARDS-THANKYOU Points	50,000p 3x 2x	NO EXPIRATION, NO LIMIT	Earn 50,000 bonus points after you spend \$3,000 within the first 3 months. Earn 3x points on Air Travel and Hotels, 2x points on Dining at Restaurants and Entertainment and 1 ThankYou Points per \$1 spent on other purchases. More value points using Thankyou Travel Center.	
	110385	04/24/15	Citibank	LOWRATE-NONE	NA	NA	NA	
-2.000	110386	01/15/15	Citibank	LOWRATE-NONE	NA	NA	NA	
NEW	111717	04/24/15	Citibank	LOWRATE-NONE	NA	NA	NA	
1.000	110387	01/15/15	Citibank	LOWRATE-NONE	NA	NA	NA	
	107083	04/24/15	Citibank	REWARDS-THANKYOU Points	50,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn up to 50,000 bonus points after \$3,000 in purchases in the first 3 months.	
-1.000	109066	01/15/15	Citibank	REWARDS-THANKYOU Points	50,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 3X ThankYou Points on travel including gas, airfare, hotels, cruises, car rental agencies, travel agencies, railways, public transportation, tolls, taxis, parking and more.	
NEW	111716	04/24/15	Citibank	REWARDS-THANKYOU Points	50,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 2X ThankYou Points per \$1 spent on dining out and entertainment, 1X ThankYou Points on other purchases.	
	109067	04/24/15	Citibank	REWARDS-THANKYOU Points	50,000p 3x 2x 1x	NO EXPIRATION, NO LIMIT	Earn 2X ThankYou Points per \$1 spent on dining out and entertainment, 1X ThankYou Points on other purchases.	
	109070	04/24/15	Citibank	LOWRATE-NONE	NA	NA	24/7 personalized concierge service, special access to tix, seating, Vip packages, \$0 liability on unauthorized purchases.	
-2.000	109071	04/22/15	Citibank	LOWRATE-NONE	NA	NA	NA	
	109072	04/24/15	Citibank	LOWRATE-NONE	NA	NA	NA	
INACTIVE	107085	01/15/15	Citibank	REWARDS- Cash Back	\$100 5% 1%	NO EXPIRATION, \$300yr	Earn \$100 cash after \$500 in purchases within the first 3 months. Maximum of 300 Dividend Dollars in any calendar year.	
INACTIVE	109068	01/15/15	Citibank	REWARDS- Cash Back	\$100 5% 1%	NO EXPIRATION, \$300yr	5% cash back from citi, Right now, on purchases at The Home Depot, home furnishing and home and garden stores from 4/1/14-6/30/14 enrollment each quarter.	
INACTIVE	109069	01/15/15	Citibank	REWARDS- Cash Back	\$100 5% 1%	NO EXPIRATION, \$300yr	Earn a full 1% cash back on all other purchases	
NEW	111719	04/24/15	Citibank	REWARDS-CASH Back	1% 1%	NO EXPIRATION, NO LIMIT	With the Citi Double Cash Card, you earn 1% unlimited cash back on EVERY purchase you make.	
NEW	111720	04/24/15	Citibank	REWARDS-CASH Back	1% 1%	NO EXPIRATION, NO LIMIT	You earn an additional 1% cash back as you pay for those purchases, whether you pay in full or over time. purchase to earn cash back on each payment.	
NEW	111721	04/24/15	Citibank	REWARDS-CASH Back	1% 1%	NO EXPIRATION, NO LIMIT	Just make sure to pay at least the minimum due. You don't have to wait until you've paid off a purchase to earn cash back on each payment.	
NEW	111722	04/24/15	Citibank	REWARDS-CASH Back	1% 1%	NO EXPIRATION, NO LIMIT	Citi Double Cash has no restrictive categories and no limits on the amount of cash back that you earn.	
	110360	04/24/15	Citibank	REWARDS-TRAVEL-HiltonHonors	10x 5x 3x FreeWeekend	NO EXPIRATION, NO LIMIT	Earn 10 pts per \$1 on hotel stays within the HHonors portfolio. Earn 5 pts per \$1 on airline and car rental. Earn 3 pts per \$1 on all other eligible purchases. Points can be redeemed for hotel stays, experience rewards, or car rentals.	




Consumer Data 9/24/2013			Consumer Data 9/24/2013			Business Data 9/24/2013			Business Data 9/24/2013		
EXSUM-ConsumerLowrate			EXSUM-ConsumerRewards			EXSUM-BusinessLowrate			EXSUM-BusinessRewards		
INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG
USAA FSB	6.900		USE CU	4.990		Citizens Bank	8.990	NEW	Dollar BK	9.240	NEW
OR Comm CU	7.490		BoeingCU	6.900		Bank of America	9.240	0.500	WellsFargo	9.240	
OnPoint CU	7.900		OnPoint CU	6.900		Columbia	9.990	0.500	Commonwealth CU	9.900	1.000
NAVY FCU	7.990		Unitus CU	7.990		Fifth Third	9.990	NEW	Key Bank	9.990	
Advantis CU	8.400		Advantis CU	8.400		M&T Bank	9.990	NEW	M&T Bank	9.990	NEW
Baxter CU	8.500		NAVY FCU	8.990		PNC Bk	9.990	NEW	First Niagara	10.240	NEW
Digital Credit Union	8.500		OR Comm CU	9.490		US Bank	9.990		Fifth Third	10.990	NEW
StarOne	8.750		Commonwealth CU	9.900		Advantis CU	NA		PNC Bk	10.990	NEW
SanAntonio CU	8.900		Golden 1	9.900		American Express	NA		American Express	11.240	
Twinstar CU	9.000		M.F.C.U.	9.900	(1.500)	Baxter CU	NA		Bank of America	11.240	NEW
SouthwestAirFCU	9.900		SanAntonio CU	9.900		BoeingCU	NA		Citizens Bank	11.990	NEW
USE CU	9.900		USAA FSB	9.900		Capital One	NA		US Bank	11.990	
Columbia	9.990		Key Bank	9.990		Chase	NA		Capital One	12.900	1.000
FNB Omaha	9.990		SanDiegoCCU	9.990		Citibank	NA		Columbia	12.990	
Key Bank	9.990		TechnFCU	9.990		Commonwealth CU	NA		Discover	12.990	1.500
KeyPoint	9.990		Twinstar CU	10.000		Digital Credit Union	NA		Chase	13.240	
Kinecta	9.990		WellsFargo	10.150	NEW	Discover	NA		HSBC	13.240	NEW
Unitus CU	9.990		Baxter CU	10.250		Dollar BK	NA		Citibank	14.240	
US Bank	9.990		Discover	10.990		First National Bank	NA		First National Bank	14.990	NEW
WellsFargo	10.150		Digital Credit Union	11.250		First Niagara	NA		Advantis CU	NA	
ProvidentCU	10.650		Capital One	11.900		FirstCommonwealth	NA		Baxter CU	NA	
Capital One	10.900		Sound CU	11.950		FNB Omaha	NA		BoeingCU	NA	
Sound CU	10.950		American Express	12.990		Golden 1	NA		Digital Credit Union	NA	
Bank of America	10.990		Bank of America	12.990		Home State Bank	NA		FirstCommonwealth	NA	
Chase	11.990		Citibank	12.990		HSBC	NA		FNB Omaha	NA	
Citibank	11.990		HSBC	12.990		Key Bank	NA		Golden 1	NA	
Home State Bank	12.900		US Bank	12.990		KeyPoint	NA		Home State Bank	NA	
HSBC	12.990	1.000	Chase	13.990		Kinecta	NA		KeyPoint	NA	
Citizens Bank	13.990		Columbia	13.990		M.F.C.U.	NA		Kinecta	NA	
TechnFCU	13.990		FNB Omaha	13.990		NAVY FCU	NA		M.F.C.U.	NA	
American Express	NA		KeyPoint	13.990		OnPoint CU	NA		NAVY FCU	NA	
BoeingCU	NA		Citizens Bank	14.990		OR Comm CU	NA		OnPoint CU	NA	
Commonwealth CU	NA		Kinecta	15.240		ProvidentCU	NA		OR Comm CU	NA	
Discover	NA		ProvidentCU	16.650		SanAntonio CU	NA		ProvidentCU	NA	



Consumer Data 9/24/2013			Consumer Data 9/24/2013			Business Data 9/24/2013			Business Data 9/24/2013		
EXSUM-ConsumerLowrate			EXSUM-ConsumerRewards			EXSUM-BusinessLowrate			EXSUM-BusinessRewards		
INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG	INSTITUTION	RATE	CHG
Dollar BK	NA		Dollar BK	NA		SanDiegoCCU	NA		SanAntonio CU	NA	
Fifth Third	NA		Fifth Third	NA		Sound CU	NA		SanDiegoCCU	NA	
First National Bank	NA		First National Bank	NA		SouthwestAirFCU	NA		Sound CU	NA	
First Niagara	NA		First Niagara	NA		StarOne	NA		SouthwestAirFCU	NA	
FirstCommonwealth	NA		FirstCommonwealth	NA	0.800	TechnFCU	NA		StarOne	NA	
Golden 1	NA		Home State Bank	NA		Twinstar CU	NA		TechnFCU	NA	
M&T Bank	NA	0.500	M&T Bank	NA		Unitus CU	NA		Twinstar CU	NA	
M.F.C.U.	NA		PNC Bk	NA		USAA FSB	NA		Unitus CU	NA	
PNC Bk	NA		SouthwestAirFCU	NA		USE CU	NA		USAA FSB	NA	
SanDiegoCCU	NA		StarOne	NA		Watermark CU	NA		USE CU	NA	
Watermark CU	NA		Watermark CU	NA		WellsFargo	NA		Watermark CU	NA	
Average	10.118	0.750	Average	11.100	(0.350)	Average	9.740	0.500	Average	11.665	1.167
Median	9.990	0.750	Median	10.200	(0.350)	Median	9.990	0.500	Median	11.240	1.000
Low	6.900	0.500	Low	4.990	(1.500)	Low	8.990	0.500	Low	9.240	1.000
High	13.990	1.000	High	16.650	0.800	High	9.990	0.500	High	14.990	1.500
Count	30		Count	34		Count	7		Count	19	
Count CHG	2		Count CHG	2		Count CHG	2		Count CHG	3	
Count NEW	0		Count NEW	1		Count NEW	4		Count NEW	9	
Count Inactive	0		Count Inactive	0		Count Inactive	0		Count Inactive	0	
Pct CHG	6.67%		Pct CHG	8.82%		Pct CHG	85.71%		Pct CHG	63.16%	

## Consumer Data

COUNT	262		
MEDIAN	\$901.24		
AVG.	\$947.97		
MAX	\$2,319.43	HSBC	Master Card Consumer HSBC Premier
MIN	\$359.93	USE CU	MasterCard Consumer MasterCard Platinum Secured-SV

Sort High to low

**TOTAL 2 year cost**

	INSTITUTION	LOANTYPE	Credit Tier
<b>\$2,319.4</b>	HSBC	Master Card Consumer HSBC Premier	A Credit
<b>\$1,880.7</b>	Citibank	Visa Consumer Citi ThankYouPremier	C Credit
<b>\$1,769.9</b>	US Bank	Visa Consumer FlexPerks® Travel Reward	D Credit
<b>\$1,881.9</b>	Citibank	Visa Consumer Citi Prestige	A Credit
<b>\$1,741.9</b>	US Bank	Visa Consumer CASH PLUS	D Credit
<b>\$1,688.8</b>	WellsFargo	Visa Consumer Home Rebate Card®	D Credit
<b>\$1,649.3</b>	USAA FSB	MasterCard Consumer Mastercard World Cash or Rewards	D Credit
<b>\$1,649.3</b>	USAA FSB	Visa Consumer Visa Classic Cash or Rewards	D Credit
<b>\$1,649.3</b>	USAA FSB	Amex Consumer AmEx Cash or Rewards	D Credit
<b>\$1,599.4</b>	Bank of America	Visa Consumer Cash Management	D Credit
<b>\$1,655.7</b>	Citibank	Visa Consumer Citi ThankYouPremier	B Credit
<b>\$1,529.3</b>	USAA FSB	MasterCard Consumer MasterCard RateAdvantage	D Credit
<b>\$1,511.8</b>	Commonwealth CU	Visa Consumer Visa Rewards	D Credit
<b>\$1,548.4</b>	US Bank	Visa Consumer LifeMiles Visa	D Credit
<b>\$1,536.9</b>	US Bank	Visa Consumer Young Adult Visa® Card	D Credit
<b>\$1,541.9</b>	Chase	Visa Consumer Saphire PreferredOVERDRAFT	A Credit
<b>\$1,504.0</b>	Capital One	MasterCard Consumer Classic Platinum	A Undefined
<b>\$1,556.9</b>	Citibank	Master Card Consumer Platinum Select	A Credit
<b>\$1,444.4</b>	FNB Omaha	Visa Consumer Visa Maximum Rewards	D Credit
<b>\$1,446.9</b>	Chase	Visa Consumer SaphireOVERDRAFT	A Undefined
<b>\$1,475.7</b>	Citibank	Visa Consumer Citi ThankYouPremier	A Credit
<b>\$1,312.1</b>	US Bank	Visa Consumer FlexPerks® Select Rewards	D Credit
<b>\$1,344.4</b>	OR Comm CU	Visa Consumer Visa Platinum Duck Card	D Credit
<b>\$1,285.9</b>	Citibank	Visa Consumer Citi Forward enrolled college student	C Credit
<b>\$1,287.3</b>	USE CU	MasterCard Consumer MasterCard Platinum-MV	A Credit
<b>\$1,309.4</b>	FNB Omaha	Visa Consumer Visa Maximum Rewards	B Credit
<b>\$1,361.9</b>	Chase	Visa Consumer Saphire Preferred	A Credit
<b>\$1,361.9</b>	Chase	Visa Consumer Saphire PreferredBal Xfer	A Credit
<b>\$1,257.6</b>	Sound CU	Visa Consumer Visa Platinum	D Credit
<b>\$1,259.4</b>	SanDiegoCCU	Visa Consumer Visa Platinum Rewards	D Credit
<b>\$1,351.9</b>	Citibank	Visa Consumer Hilton HHonors	A Credit
<b>\$1,260.5</b>	Advantis CU	Visa Consumer Visa Platinum Travel	D Credit
<b>\$1,204.6</b>	Discover	Discover Consumer college student	D Credit
<b>\$1,245.0</b>	Kinecta	MasterCard Consumer Master Card Platinum	D Credit
<b>\$1,245.0</b>	Kinecta	Visa Consumer Visa Platinum	D Credit
<b>\$1,245.0</b>	Kinecta	Visa Consumer Visa Platinum First	D Credit



Category >>	Tsr Term Bal	Rate BAL	CashAdv	By Law Rate CAP
Total mos applied to rate>>	...Varies...	24	12	6
Balance applied to rate>>	\$1,500.0	\$1,500.0	\$500.0	\$1,500.0
Total ongoing Bal	\$3,000.0			

	Late Charge Varies by Plan	Annual Fee Varies by Plan	Overlimit Fee Varies by Plan	\$1,500.0 Bal Xfer %	\$500.0 Cash Adv %	\$500.0 Foreign Xaction%	Return Pay
2yrs, number of Fees Chg'd>>	2	2	2	1	1	1	1



**Prorates INC. 888 776-7285 MARKET SHARE Calculations - CREDIT UNION 5300 CALL Data**

NCUA 5300 CALL Data - Selected Interest Rate, Numeric and Dollar fields for competitors on your survey.  
 We have all data available for all credit unions nationwide, if you would like more data, including historical, please call or email us.  
 Use the Filter(s) or SORT on any field to isolate quarterly data.  
 Calculations can be added to show market penetration using any column of data.  
 Report Date: 12/31/2011

Sorted								NEW 2013		
CU_Number	CU_Name	Metro Statistical Area #	Data Date	CITY	STATE	ZIP	12/31/2011 % Mkt Share	Total Assets	ATMLocations	
<b>TOTALS</b>	<b>12/31/2011</b>	19					0%	\$ 91,614,162,966		
CU_Number	CU_Name	SMSA	Cycle_Date	CITY	STATE	ZIP		ACCT_010	ATMLocations	
4142	KINECTA	4480	12/31/2011	Manhattan Beach	CA	90266	NA	\$3,115,825,427	0	
5536	NAVY FEDERAL CREDIT U	8840	12/31/2011	VIENNA	VA	22180	NA	\$46,925,466,192	0	
6672	U S EMPLOYEES	9998	12/31/2011	Fairmont	WV	265550885	NA	\$822,537	0	
6937	BIG SPRING COMMUNITY	9998	12/31/2011	BIG SPRING	TX	79720	NA	\$18,682,392	0	
14384	MISSION	7320	12/31/2011	San Diego	CA	92121	NA	\$2,174,916,286	0	
16364	PROVIDENT	9998	12/31/2011	Dover	DE	19904	NA	\$10,785,498	0	
22157	SOUTHWEST AIRLINES	1920	12/31/2011	Dallas	TX	75235	NA	\$228,663,541	0	
23521	DIGITAL	1120	12/31/2011	Marlborough	MA	1752	NA	\$4,231,075,986	0	
24382	SAN ANTONIO	7240	12/31/2011	San Antonio	TX	782951356	NA	\$2,898,665,251	0	
61004	SAN DIEGO COUNTY	7320	12/31/2011	San Diego	CA	92121	NA	\$5,460,193,524	0	
61650	THE GOLDEN 1	6920	12/31/2011	SACRAMENTO	CA	95852	NA	\$7,508,945,792	0	
62604	BOEING EMPLOYEES	7600	12/31/2011	Tukwila	WA	98168	NA	\$9,950,152,188	0	
62659	ADVANTIS	6440	12/31/2011	Portland	OR	972930220	NA	\$864,529,782	0	
62745	ONPOINT COMMUNITY	6440	12/31/2011	Portland	OR	97208	NA	\$3,031,046,358	0	
65299	KEYPOINT	7400	12/31/2011	Santa Clara	CA	95051	NA	\$751,916,748	0	
65856	OREGON COMMUNITY	2400	12/31/2011	Eugene	OR	97401	NA	\$1,038,930,727	0	
66331	SOUND	8200	12/31/2011	Tacoma	WA	98401	NA	\$1,038,685,087	0	
68187	BAXTER	3965	12/31/2011	Vernon Hills	IL	60061	NA	\$1,580,220,615	0	
68271	TWINSTAR	5910	12/31/2011	OLYMPIA	WA	98507	NA	\$784,639,035	0	
4142	KINECTA	4480	9/30/2011	Manhattan Beach	CA	90266	NA	\$3,328,598,472	0	
5536	NAVY FEDERAL CREDIT U	8840	9/30/2011	VIENNA	VA	22180	NA	\$45,538,694,625	0	
6672	U S EMPLOYEES	9998	9/30/2011	Fairmont	WV	265550885	NA	\$828,122	0	

Prorates INC. 888 776-7285

**NCUA 5300 CALL Data - Selected Interest Rat**

We have all data available for all credit unic

Use the Filter(s) or SORT on any field to isol

Cacluations can be added to show market p

Report Date: 12/31/2011

NEW

CU_Number	CU_Name	12/31/2011 % Mkt Share	BRANCHLocations	12/31/2011 % Mkt Share- Total Amount of Shares and Deposits	Total Amount of Shares and Deposits	Number of Total Loans and Leases (Sum of items 15-22)	12/31/2011 % Mkt Share- Total Amount of Loans & Leases (Sum of items 15-22)	Total Amount of Loans & Leases (Sum of items 15-22)	12/31/2011 % Mkt Share- Number of current members (not number of accounts)
<b>12/31/2011</b>	19	100%	585	100%	\$ 72,059,932,482		100%	\$ 60,764,257,915	0%
CU_Number	CU_Name		BRANCHLocations		ACCT_018	ACCT_025A		ACCT_025B	
4142	KINECTA	7.9%	46	3.5%	\$2,494,774,095	78,685	3.8%	\$2,333,470,223	NA
5536	NAVY FEDERAL CREDIT U	37.6%	220	46.7%	\$33,640,055,845	2,512,039	50.7%	\$30,799,002,247	NA
6672	U S EMPLOYEES	0.2%	1	0.0%	\$703,523	81	0.0%	\$629,597	NA
6937	BIG SPRING COMMUNITY	0.2%	1	0.0%	\$15,685,064	801	0.0%	\$5,383,284	NA
14384	MISSION	3.6%	21	2.6%	\$1,872,609,429	86,411	2.0%	\$1,197,064,039	NA
16364	PROVIDENT	0.3%	2	0.0%	\$8,753,992	1,536	0.0%	\$6,357,291	NA
22157	SOUTHWEST AIRLINES	0.9%	5	0.3%	\$193,179,013	16,056	0.3%	\$159,855,566	NA
23521	DIGITAL	3.1%	18	4.8%	\$3,441,448,304	274,984	6.0%	\$3,635,955,751	NA
24382	SAN ANTONIO	6.5%	38	2.8%	\$2,029,055,334	201,938	4.5%	\$2,712,925,439	NA
61004	SAN DIEGO COUNTY	4.8%	28	6.5%	\$4,659,178,697	120,402	5.2%	\$3,179,358,438	NA
61650	THE GOLDEN 1	0.2%	1	9.1%	\$6,574,447,872	237,179	6.0%	\$3,625,476,138	NA
62604	BOEING EMPLOYEES	7.4%	43	12.6%	\$9,066,877,992	441,309	11.2%	\$6,830,308,439	NA
62659	ADVANTIS	0.9%	5	1.1%	\$766,572,064	41,247	1.0%	\$637,838,219	NA
62745	ONPOINT COMMUNITY	3.1%	18	3.7%	\$2,645,485,712	142,870	3.1%	\$1,873,530,044	NA
65299	KEYPOINT	2.1%	12	0.9%	\$678,336,760	14,405	0.8%	\$515,882,378	NA
65856	OREGON COMMUNITY	3.4%	20	1.3%	\$942,203,000	63,653	1.4%	\$834,838,824	NA
66331	SOUND	7.2%	42	1.3%	\$918,456,891	52,760	1.0%	\$578,612,254	NA
68187	BAXTER	7.0%	41	2.0%	\$1,426,030,260	106,339	2.2%	\$1,310,022,885	NA
68271	TWINSTAR	3.9%	23	1.0%	\$686,078,635	48,614	0.9%	\$527,746,859	NA
4142	KINECTA	NA	44	NA	\$2,534,754,746	81,456	NA	\$2,403,026,163	NA
5536	NAVY FEDERAL CREDIT U	NA	218	NA	\$33,126,580,522	2,456,436	NA	\$30,615,718,995	NA
6672	U S EMPLOYEES	NA	1	NA	\$709,937	81	NA	\$652,205	NA

Prorates INC. 888 776-7285

**NCUA 5300 Call Data - Selected Interest Rat**

We have all data available for all credit unic

Use the Filter(s) or SORT on any field to isol

Calculations can be added to show market p

Report Date: 12/31/2011

CU_Number	CU_Name	Number of current members (not number of accounts)	12/31/2011 % Mkt Share- Number of potential members	Number of potential members	Interest Rate of Unsecured Credit Card Loans	Interest Rate of All Other Unsecured Loans/Lines of Credit
<b>12/31/2011</b>	19	7,240,317	100%	9,327,308,270		
CU_Number	CU_Name	ACCT_083	ACCT_084	ACCT_084	FS220_521	FS220_522
4142	KINECTA	236,734	4.6%	\$429,069,674	9.68%	6.24%
5536	NAVY FEDERAL CREDIT U	3,867,127	36.2%	\$3,375,763,602	18.00%	1.99%
6672	U S EMPLOYEES	351	0.0%	\$0	10.00%	4.95%
6937	BIG SPRING COMMUNITY	2,356	0.0%	\$163,789	14.44%	7.18%
14384	MISSION	153,708	1.3%	\$121,774,702	13.50%	3.79%
16364	PROVIDENT	1,587	0.0%	\$405,172	12.31%	5.60%
22157	SOUTHWEST AIRLINES	34,408	0.1%	\$12,990,664	9.50%	1.90%
23521	DIGITAL	350,504	6.6%	\$616,638,801	11.75%	2.99%
24382	SAN ANTONIO	254,464	1.6%	\$149,525,838	11.99%	1.99%
61004	SAN DIEGO COUNTY	225,362	3.7%	\$347,810,221	15.50%	2.99%
61650	THE GOLDEN 1	603,849	7.0%	\$648,407,583	10.00%	4.29%
62604	BOEING EMPLOYEES	744,354	22.9%	\$2,131,318,317	12.50%	2.99%
62659	ADVANTIS	45,874	0.8%	\$74,707,734	8.90%	3.49%
62745	ONPOINT COMMUNITY	230,748	6.7%	\$621,258,681	13.25%	3.49%
65299	KEYPOINT	39,798	1.5%	\$143,586,037	15.90%	5.24%
65856	OREGON COMMUNITY	103,004	1.6%	\$145,245,676	10.29%	3.61%
66331	SOUND	107,793	1.6%	\$152,061,040	7.95%	3.74%
68187	BAXTER	147,694	2.9%	\$273,080,507	5.99%	4.99%
68271	TWINSTAR	90,602	0.9%	\$83,500,232	9.50%	4.24%
4142	KINECTA	233,219	NA	\$443,318,961	9.86%	6.32%
5536	NAVY FEDERAL CREDIT U	3,800,918	NA	\$3,528,560,421	18.00%	1.99%
6672	U S EMPLOYEES	303	NA	\$0	12.00%	4.95%