

College credit card agreements

Annual report to Congress



Consumer Financial
Protection Bureau

December 2014

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1. Introduction

The Credit Card Accountability, Responsibility and Disclosure Act (“CARD Act”) requires the Consumer Financial Protection Bureau (the “Bureau”) to submit to the Congress, and to make available to the public, an annual report that lists information submitted to the Bureau concerning agreements between credit card issuers and institutions of higher education or certain organizations affiliated with such institutions.¹ This report refers to these agreements as “college credit card agreements” or simply “agreements.”² Affiliated organizations include fraternities, sororities, alumni associations, or foundations affiliated with or related to an institution of higher education.

This is the fifth annual report pursuant to the CARD Act. The Federal Reserve Board submitted the first two reports. Pursuant to Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, responsibility for collecting data and submitting to the Congress annual

¹ The mandate is at Section 305(a) of the CARD Act, Pub. L. No. 111–24, § 305(a), 123 Stat. 1734, 1749-50 (2009). Section 305(a) amended Section 127 of the Truth in Lending Act. The provision is codified at 15 U.S.C. § 1637(r).

² It refers to credit card issuers as “issuers,” to institutions of higher education as “institutions,” and to organizations affiliated with such institutions as “affiliates” or “affiliated organizations.”

reports regarding college credit card agreements transferred from the Federal Reserve Board to the Bureau on July 21, 2011. The Bureau has since submitted two reports.³

Title III of the CARD Act contains a number of provisions designed to provide protections to college students and younger consumers. For example, the Act restricts the marketing of credit cards to college students on or near college campuses or at school-sponsored events by prohibiting the use of gifts or any tangible items to induce students to apply for credit cards.⁴ In addition, the Act prohibits the marketing of prescreened offers of credit to a consumer under the age of 21 without the consumer's consent.⁵ The Act also prohibits credit card issuers from extending credit to persons under age 21 without a written application demonstrating the consumer's independent ability to make payments or a cosigner age of 21 or over with the means to make payments.⁶ The Bureau's 2013 report on the CARD Act addresses the effectiveness of these provisions in protecting younger consumers.⁷

Section 305 of the CARD Act was intended to bring greater transparency to the college and university credit card market. Implementing regulations require that credit card issuers submit to the Bureau each year the terms and conditions of any college credit card agreement that was in effect at any time during the preceding calendar year between an issuer and an institution of

³ The earlier reports are available at http://files.consumerfinance.gov/f/201312_cfpb_report_college-credit-card-agreements.pdf and http://files.consumerfinance.gov/f/201210_cfpb_report_College_Credit_Card_Agreements.pdf.

⁴ 15 U.S.C. § 1650(f)(2).

⁵ This prohibition is stated as an addition to the Fair Credit Reporting Act. It is codified at 15 U.S.C. § 1681b(c)(1)(B)(iv).

⁶ 15 U.S.C. § 1637(c)(8).

⁷ The Bureau's 2013 CARD Act report is at http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf.

higher education.⁸ The same requirement applies to agreements between an issuer and an affiliated organization of the institution, such as an alumni organization or a foundation associated with the institution.⁹

Issuers are required to submit the following information with respect to each such agreement: (1) the number of credit card accounts covered by the agreement (“college credit card accounts”) that were open at year-end; (2) the amount of payments made by the issuer to the institution or organization during the year¹⁰; (3) the number of new college credit card accounts covered by the agreement that were opened during the year; and 4) any Memorandum of Understanding (“MOU”) between the issuer and institution or affiliated organization that directly or indirectly relates to any aspect of the agreement.¹¹ Appendix A provides a detailed listing of all data provided by issuers for 2013. Institutions of higher education are also required to make agreements available to the public, a requirement discussed in more detail in Section 4 of this report.¹²

As part of its effort to achieve greater transparency, Congress directed the Bureau to issue a report each year on the information and documents provided by card issuers, including the number of new accounts opened pursuant to agreements between card issuers and colleges and universities and the compensation paid by issuers to these institutions. This report is based on the information and agreements submitted to the Bureau by credit card issuers. The

⁸ See 15 U.S.C. § 1637(r) & 12 CFR 1026.57(d); see also 76 FR 79768 (Dec. 22, 2011).

⁹ In some cases, issuers submitted to the Bureau agreements with other types of organizations, such as fraternities, sororities, and professional or trade organizations that relate to the issuance of credit cards to college students. Such agreements are included in this report and categorized as agreements with “other organizations.”

¹⁰ All payments included in this report are rounded to the nearest dollar.

¹¹ See 12 CFR. 1026.57(d)(2).

¹² This obligation applies to “any contract or other agreement made with a card issuer or creditor for the purpose of marketing a credit card.” 12 CFR 1026.57(b).

information is current as of the end of 2013.¹³ Information included in this report also is available on the Bureau’s public website at www.consumerfinance.gov.

In the interests of transparency, this report also provides information on the extent to which institutions are making these agreements available to students or other affected members of the public. It also reports on agreements between issuers and institutions that cover deposit account and debit/prepaid cards, and addresses whether these are available to students and other affected parties.¹⁴

¹³ Issuers were required to make their fifth annual submission by April 1, 2014. This submission comprised college credit card agreements to which the issuer was a party during 2013 and information regarding payments and accounts as of December 31, 2013.

¹⁴ The Bureau’s statutory objectives include “ensuring that, with respect to consumer financial products and services . . . consumers are provided with timely and understandable information to make responsible decisions about financial transactions, ...[and] markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.” 12 USC 5511(b)(1) & (5).

2. Summary of findings

The report makes a number of findings:

- Continuing an established trend, the number of colleges, universities, and affiliated organizations (like alumni associations) sponsoring credit card programs decreased in 2013;
- The overall number of accounts issued under such programs also decreased in 2013, which again continues a well-established trend;
- Similarly, the amount of compensation paid by issuers to institutions and affiliated organizations pursuant to these agreements fell from the prior year, as it has since at least 2009;
- For the first time, in 2013, more than half the agreements that issuers reported to the Bureau were between an issuer and an alumni association. Direct agreements between issuers and colleges or universities, therefore, account for a decreasing share of the reported agreements;
- Although the overall number of open accounts issued under these agreements has fallen consistently since 2009, the number of new accounts originated in a given year has been increasing since 2012. Nearly three-quarters of this new account growth, however, is accounted for by agreements between issuers and alumni associations, indicating that most new accounts likely are issued to alumni, not to students;
- Based on the Bureau's review of college and university websites, most institutions of higher education do not make copies of these agreements available on their websites to students and other affected parties. In rare cases, institutions provided guidance on how to obtain their agreements with credit card issuers; and

- Although the Bureau lacks comprehensive data on the point, there are indications that the number of agreements between institutions and checking account, debit card and prepaid card providers has been increasing, even as the number of credit card agreements has declined. Furthermore, as a general matter, issuers and institutions have not chosen to disclose in a readily accessible manner these deposit account, debit card, or prepaid card agreements.

These findings are subject to a number of limits. Some college agreements cover other financial products besides credit cards, such as deposit accounts, so payments made by issuers under these agreements may not relate solely to credit card accounts. In addition, some or all of the accounts opened in connection with these agreements, even those directly between issuers and institutions, may have been opened by individuals who are not students, such as alumni, faculty, and staff of an institution of higher education. (Conversely, it is theoretically possible that students may have opened accounts under the terms of alumni agreements.) Furthermore, card issuers' submissions do not include information regarding credit card accounts opened by students independent of a college credit card agreement, such as when a student responds to an offer made to the general public. Finally, because issuers were required to submit all college credit card agreements to which they were a party at any time during 2013, issuers' submissions may include agreements that are no longer in effect.

3. College credit card results

The Bureau received 448 college credit card agreements from 26 credit card issuers for 2013. This section of the report presents data about these agreements and compares that to data for earlier years.

FIGURE 1: TRENDS IN ISSUER REPORTED METRICS 2009 - 2013 (INDEXED TO 100% IN 2009)

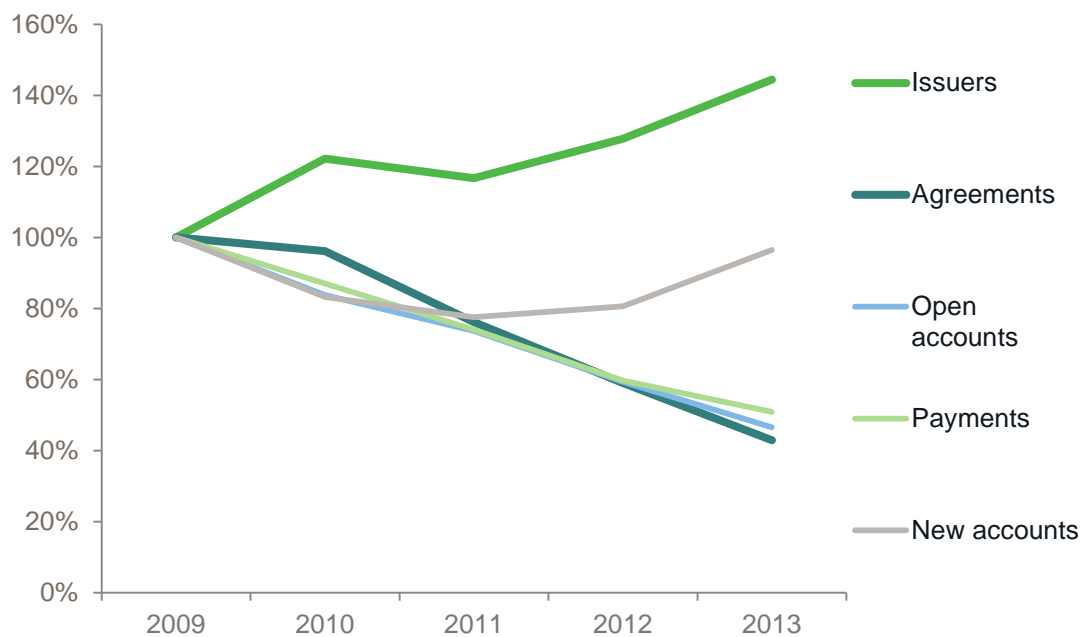


Figure 1 presents a summary of this data. It shows that in each year from 2009 through 2013, there were consistent declines in: (a) the number of college credit card agreements; (b) the total number of associated credit card accounts open at year-end; and (c) the amount paid by issuers to institutions and affiliates. In contrast, more issuers entered into such agreements in 2013, relative to earlier years. Similarly, 2013 saw more new accounts than in any year back to 2010. The increase in these two metrics, however, was not consistent across the period. Table 1 provides more detail with respect to all these trends.

TABLE 1: ISSUER REPORTED METRICS FOR 2009 THROUGH 2013

| Item | 2009 | 2010 | 2011 | 2012 | 2013 | Net change 2009-2013 | % change 2009-2013 |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|----------------------|--------------------|
| Number of issuers | 18 | 22 | 21 | 23 | 26 | 8 | 44% |
| Agreements in effect | 1,045 | 1,005 | 796 | 617 | 448 | -597 | -57% |
| Total accounts open at year-end | 2,041,511 | 1,709,054 | 1,503,664 | 1,211,944 | 949,873 | -1,091,638 | -53% |
| Payments by issuers | \$84,462,767 | \$73,459,987 | \$62,508,677 | \$50,407,472 | \$42,934,507 | -\$41,528,260 | -49% |
| New accounts opened | 55,747 | 46,385 | 43,227 | 44,924 | 53,780 | -1,967 | -4% |

3.1 Issuers

The story of this market is primarily one about Bank of America.¹⁵ The dominant issuer in this market, Bank of America had four times as many agreements in effect in 2013 as its closest competitor. The bank accounted for more than 50% of all such agreements, more than 80% of all accounts open under such agreements as of the end of 2013, and some 75% of the payments made to institutions and their affiliates under such agreements. Where Bank of America had more than 764,000 open college card accounts at the end of 2013, only three other issuers had more than 30,000 such accounts. Even combined, those three others accounted for roughly 100,000 open accounts.

¹⁵ FIA Card Services, N.A, is the credit card issuing subsidiary of Bank of America Corporation.

Although Bank of America has been the dominant player in this market in every year for which this report has been prepared, there was a significant fall in the number of Bank of America agreements between 2012 and 2013. In 2012, Bank of America maintained 412 agreements. By 2013, it was down to 225 agreements, a fall of 45%. In contrast, the number of agreements maintained by all other issuers combined increased from 205 in 2012 to 223 in 2013, a 9% increase.

Overall, twenty-six issuers submitted agreements for 2013. That represents a net increase of three issuers from 2012. Five new issuers submitted agreements. The new issuers in the 2013 submission are three banks and two credit unions: Comenity Capital Bank, Commerce Bank, Discover Bank, University First Federal Credit Union, and USF Federal Credit Union. Discover was the biggest new entrant into the college credit card market, accounting for 11 agreements in 2013, all of them with alumni associations. Two issuers—PNC and BBVA Compass—left the business in 2012, and so reported no agreements for 2013.

Table 2 below shows, by issuer, the number of agreements in effect in 2013, the number of open accounts as of year-end, the dollar volume of issuer payments to institutions and affiliates in 2013, and the number of new college card accounts issued in 2013.

TABLE 2: REPORTED METRICS WITH COLLEGE AGREEMENTS IN EFFECT 2013, BY ISSUER

| Issuer | Agreements in effect | Year-end open accounts | Issuer payments | New accounts |
|---|----------------------|------------------------|-----------------|--------------|
| FIA Card Services, N.A. | 225 | 764,713 | \$32,172,822 | 30,277 |
| Capital One | 56 | 8,077 | \$663,063 | 3,439 |
| UMB Bank | 46 | 1,325 | \$26,754 | 103 |
| U.S. Bank National Association ND | 40 | 32,338 | \$123,748 | 2,242 |
| Pennsylvania State Employees Credit Union | 16 | 486 | \$7,150 | 197 |
| Chase Bank | 12 | 34,493 | \$3,413,960 | 160 |
| Discover Bank | 11 | 1,647 | \$752,142 | 1,656 |

| Issuer | Agreements in effect | Year-end open accounts | Issuer payments | New accounts |
|---|----------------------|------------------------|-----------------|--------------|
| INTRUST Bank, N.A. | 11 | 33,445 | \$2,044,634 | 1,157 |
| USAA Savings Bank | 7 | 4,883 | \$594,441 | 1,415 |
| Commerce Bank | 4 | 89 | \$10,000 | 89 |
| Pen Air Federal Credit Union | 2 | 86 | \$1,062 | 34 |
| Michigan State University Federal Credit Union | 2 | 3,463 | \$425,000 | 925 |
| GE Capital Retail Bank | 2 | 0 | \$67,005 | 18 |
| Oregon Community Credit Union and OCCU Card Services, LLC | 2 | 4,199 | \$605,000 | 3,036 |
| USC Credit Union | 1 | 4,656 | \$175,000 | 1,167 |
| Comenity Capital Bank | 1 | 84 | \$101,296 | 91 |
| Wright-Patt Credit Union, Inc. | 1 | 307 | \$3,218 | 236 |
| Purdue Federal Credit Union | 1 | 24,504 | \$1,000,000 | 3,269 |
| MIT Federal Credit Union | 1 | 1,159 | \$67,982 | 498 |
| Carolina Trust FCU | 1 | 135 | \$906 | 39 |
| USF Federal Credit Union | 1 | 811 | \$114,421 | 495 |
| University Credit Union | 1 | 106 | \$26,028 | 106 |
| Banco Popular de Puerto Rico | 1 | 16,157 | \$63,876 | 760 |
| University First Federal Credit Union | 1 | 1,337 | \$0 | 179 |

| Issuer | Agreements in effect | Year-end open accounts | Issuer payments | New accounts |
|---|----------------------|------------------------|---------------------|---------------|
| Elevations Credit Union | 1 | 1,715 | \$0 | 81 |
| University of Illinois Employees Credit Union | 1 | 9,658 | \$475,000 | 2,111 |
| Grand Total | 448 | 949,873 | \$42,934,507 | 53,780 |

3.2 Agreements

Issuers submitted 448 college credit card agreements for 2013. Some 45 of these, or around 10%, were entered into in 2013. Ten issuers accounted for these new agreements. UMB had the most with 18 new agreements. Discover was second with 11 new agreements. Bank of America had only one new agreement.

Overall, there was a significant net decrease of 169 agreements in effect in 2013—or approximately 27%—relative to 2012. Some 214, or 35% of the 617 agreements in effect in 2012, ended that year. The pace of agreement closure slowed somewhat in 2013, with 112, or 25% of the agreements in effect that year, ending in 2013.¹⁶ As a result, there were 336 agreements in effect as of year-end 2013, compared to 403 at year-end 2012, a fall of around 17%.¹⁷

¹⁶ Appendix B contains a complete list of agreements terminated in 2012; Appendix A includes all agreements terminated in 2013.

¹⁷ To calculate the number of agreements in effect as of the end of a given year, we took the number of agreements in effect at any time that year minus the number of agreements terminated by the end of that year.

As shown in Table 3 below, from the beginning of 2012 through the end of 2013, the number of agreements in effect fell by 231, from a total of 567 agreements at the beginning of 2012 to 336 agreements by the end of 2013.¹⁸ That represents a 41% decline over the two years. With agreement endings consistently outstripping the number of new credit card agreements, we expect the overall decline in agreements in force to continue into 2014.

Bank of America accounted for the bulk of the decline in the number of agreements across 2012 and 2013. In 2012, some 188 agreements, or approximately 46% of Bank of America's total agreement count, ended. The Bank of America terminations accounted for 88% of all such agreements terminated in 2012. In 2013, another 100 Bank of America agreements ended, which was 44% of the agreements in effect that year. Bank of America accounted for almost 90% of all terminations in 2013.¹⁹

Almost all the agreements terminated in 2012 were associated with 5,000 or fewer open accounts. Only six agreements with over 5,000 open accounts were terminated in 2012.²⁰ In 2013, only one terminated agreement had more than 5,000 open accounts reported for that year.²¹

Table 3 below shows, for each reporting issuer, the number of agreements that started, ended, or were otherwise in effect across 2012 and 2013. The final column shows the net change in the

¹⁸ To calculate the number of agreements in effect at the beginning of 2012 (567), we took the number of agreements in effect at any time that year (617) minus the number of agreements newly opened that year (50).

¹⁹ The other three issuers with terminated agreements in 2013—Chase Bank, Capital One, and GE Capital—had 12 terminated agreements among them.

²⁰ One was with Barclays; the remaining five were with Bank of America. The other parties were the Harvard Alumni Association, the Illinois State University Foundation, North Texas Exes, Syracuse University, the Ohio State University Alumni Association, and the University of Connecticut Alumni Association. It is possible that other issuers will subsequently re-contract with the same institution or affiliate, although no new agreements with these six institutions were reported for 2012 or 2013.

²¹ Bank of America was the issuer for this agreement. Its partner was Phi Kappa Phi.

number of agreements, for each issuer, from the beginning of 2012 to the end of 2013. Bank of America accounted for 287 net terminations across that period, even though all issuers combined accounted for 231 net terminations.

TABLE 3: CHANGE IN NUMBER OF AGREEMENTS ACROSS 2012 AND 2013, BY ISSUER

| Issuer | New agreements 2012 | Agreements in effect 2012 | Agreements terminated 2012 | New agreements 2013 | Agreements in effect in 2013 | Agreements terminated 2013 | Change in no. of agreements from start of 2012 to end 2013 |
|---|---------------------|---------------------------|----------------------------|---------------------|------------------------------|----------------------------|--|
| FIA Card Services, N.A. | 0 | 412 | 188 | 1 | 225 | 100 | -287 |
| Capital One | 24 | 55 | 0 | 1 | 56 | 4 | 21 |
| U.S. Bank National Association ND | 0 | 48 | 8 | 0 | 40 | 0 | -8 |
| UMB Bank | 17 | 39 | 11 | 18 | 46 | 0 | 24 |
| Chase Bank | 0 | 15 | 3 | 0 | 12 | 6 | -9 |
| Pennsylvania State Employees Credit Union | 2 | 14 | 0 | 2 | 16 | 0 | 4 |
| INTRUST Bank, N.A. | 0 | 10 | 0 | 1 | 11 | 0 | 1 |
| USAA Savings Bank | 2 | 4 | 0 | 3 | 7 | 0 | 5 |
| Pen Air Federal Credit Union | 1 | 2 | 0 | 0 | 2 | 0 | 1 |
| Oregon Community Credit Union and OCCU Card Services, LLC | 2 | 2 | 0 | 0 | 2 | 0 | 2 |

| Issuer | New agreements 2012 | Agreements in effect 2012 | Agreements terminated 2012 | New agreements 2013 | Agreements in effect in 2013 | Agreements terminated 2013 | Change in no. of agreements from start of 2012 to end 2013 |
|--|---------------------|---------------------------|----------------------------|---------------------|------------------------------|----------------------------|--|
| Compass Bank | 0 | 2 | 2 | 0 | 0 | 0 | -2 |
| GE Capital Retail Bank | 0 | 2 | 0 | 0 | 2 | 2 | -2 |
| Michigan State University Federal Credit Union | 0 | 2 | 0 | 0 | 2 | 0 | 0 |
| Barclays Bank Delaware | 0 | 1 | 1 | 0 | 0 | 0 | -1 |
| Banco Popular de Puerto Rico | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| Carolina Trust FCU | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| Elevations Credit Union | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| University of Illinois Employees Credit Union | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| PNC Bank, N.A. | 0 | 1 | 1 | 0 | 0 | 0 | -1 |
| USC Credit Union | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| Purdue Federal Credit Union | 0 | 1 | 0 | 0 | 1 | 0 | 0 |
| Wright-Patt Credit Union, Inc. | 1 | 1 | 0 | 0 | 1 | 0 | 1 |
| MIT Federal Credit Union | 1 | 1 | 0 | 0 | 1 | 0 | 1 |
| Commerce Bank | 0 | 0 | 0 | 4 | 4 | 0 | 4 |

| Issuer | New agreements 2012 | Agreements in effect 2012 | Agreements terminated 2012 | New agreements 2013 | Agreements in effect in 2013 | Agreements terminated 2013 | Change in no. of agreements from start of 2012 to end 2013 |
|---------------------------------------|---------------------|---------------------------|----------------------------|---------------------|------------------------------|----------------------------|--|
| University Credit Union | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| USF Federal Credit Union | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| Comenity Capital Bank | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| University First Federal Credit Union | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| Discover Bank | 0 | 0 | 0 | 11 | 11 | 0 | 11 |
| Total | 50 | 617 | 214 | 45 | 448 | 112 | -231 |

3.3 Partner entities

In 2009, agreements between issuers and institutions were the most common type of college credit card agreement, accounting for 40% of such agreements. Agreements with alumni associations accounted for a smaller share at 33% of all such agreements. In every year since then, however, the absolute number and share of issuer-institution agreements has fallen. The number of agreements between issuers and alumni organizations has also fallen since 2010 (after a small increase in 2009) but at a lower rate, with the result that these agreements consistently accounted for an increasing share of all college agreements across the period. In 2011, alumni agreements replaced institution agreements as the most common form.

As Figures 2 and 3 reflect, these trends continued into 2013. In fact, for the first time, alumni agreements accounted for more than 50% of all college card agreements in force that year, as shown in Table 4 and Figure 2. Institution agreements accounted for only 26% of such agreements in force in 2013. Another 8% of agreements in effect were between issuers and foundations, 1% of agreements were between an issuer and multiple organizations²², and the remaining 15% were with other organizations affiliated with institutions of higher education. Table 4 also shows that alumni agreements accounted for a disproportionate share of payments by issuers (73%), total open accounts at year-end (64%), new accounts (72%), and new agreements (60%).

²² For example, an agreement to which both a university and that university's affiliated alumni association were parties.

FIGURE 2: AGREEMENT SHARE BY PARTNER TYPE, 2009 THROUGH 2013

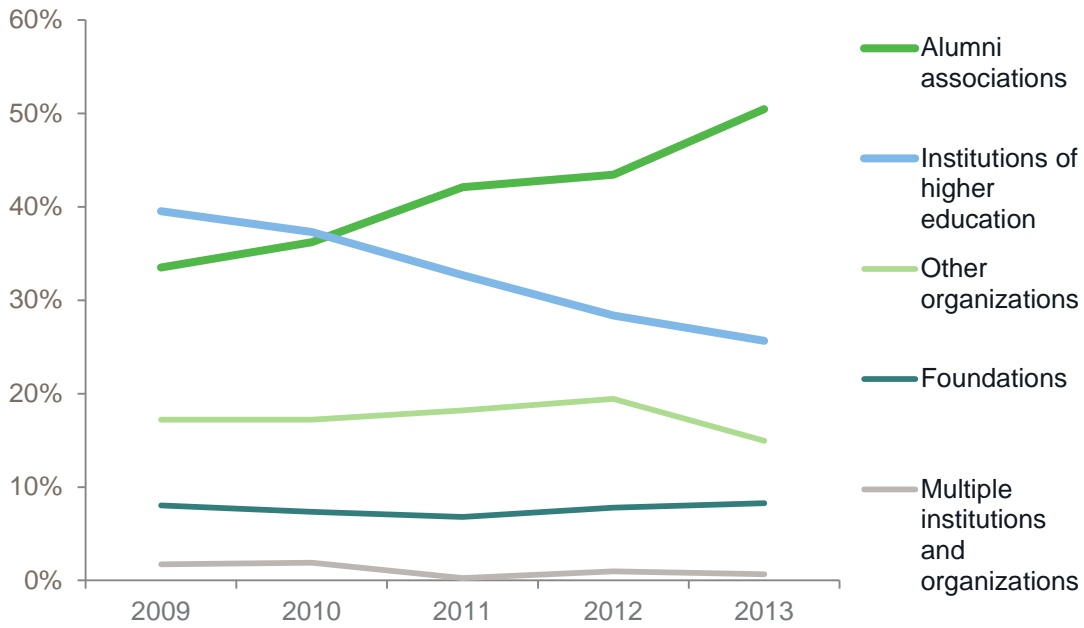


FIGURE 3: NUMBER OF AGREEMENTS BY PARTNER TYPE, 2009 THROUGH 2013

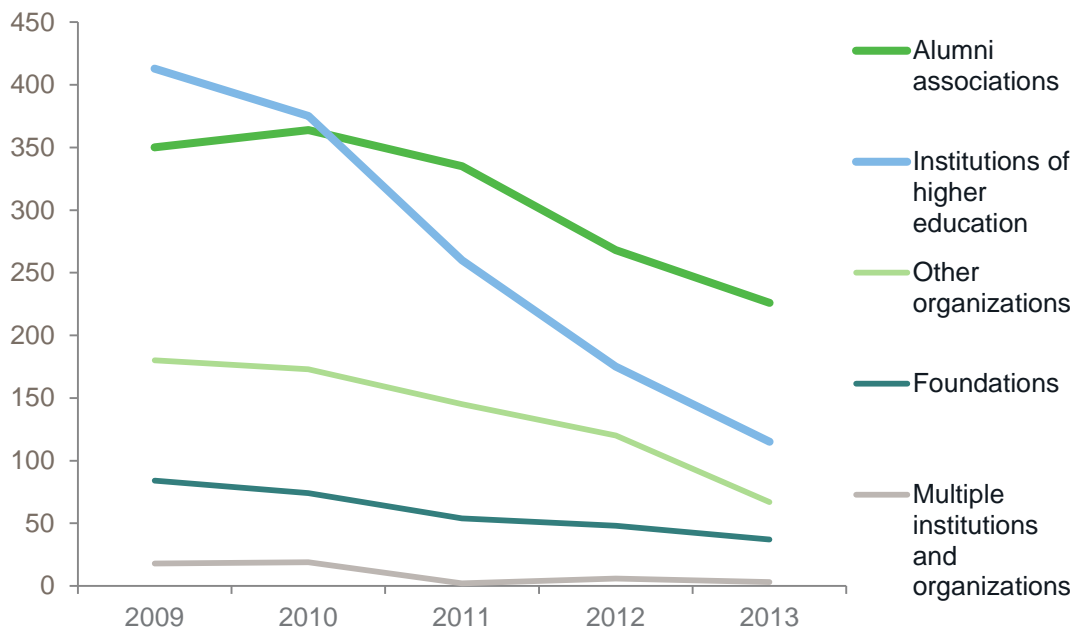


TABLE 4: ISSUER REPORTED METRICS BY AGREEMENT PARTNER TYPE 2013

| Type of institution or organization | Agreements in effect in 2013 | New agreements in 2013 | Total open accounts at year-end | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|------------------------------|------------------------|---------------------------------|----------------------------|-----------------------------|
| Alumni associations | 226 | 27 | 605,553 | \$31,211,421 | 38,811 |
| Institutions of higher education | 115 | 11 | 158,786 | \$6,965,272 | 10,286 |
| Other organizations | 67 | 3 | 113,889 | \$2,394,800 | 2,313 |
| Foundations | 37 | 4 | 57,690 | \$2,363,013 | 1,893 |
| Multiple institutions and organizations | 3 | 0 | 13,955 | \$0 | 477 |
| Total | 448 | 45 | 949,873 | \$42,934,507 | 53,780 |

3.4 Account volume

3.4.1 Overall

The total number of open college credit card accounts at year-end declined in each year from 2009 through 2013. The cumulative decline across these years was more than 53%. While some issuers had a net increase in accounts from year-end 2012 to year-end 2013, these increases were offset by larger declines experienced by other issuers. Overall, there were nearly 22% percent fewer open accounts at year-end 2013 than at year-end 2012.

The total number of new accounts opened each year has also fallen from 2009 through 2013. The cumulative decline, however, has been only 4% from 2009 through 2013. In fact, after falling in 2010 and 2011, the number of new accounts rose in each of 2012 and 2013. In 2013, roughly equal numbers of issuers increased and decreased their new account volume compared

to 2012. Overall, though, larger gains at issuers opening new accounts offset declining new accounts elsewhere, leading to a 20% increase in new account openings from 2012 to 2013. The increase in new account volume, even as the overall number of agreements has fallen, indicates that the remaining agreements (including those newly added over the period) have been, on average, more effective at generating new accounts than the agreements that ended.

Appendix D shows the number of year-end open accounts for each issuer back to 2009. Appendix E shows the number of new accounts opened in each year by issuer, also back to 2009.

3.4.2 By partner

Figure 4 shows changes in the absolute number of open accounts at year-end by partner type. For all partner types, the general decline in open account numbers continued into 2013. Continuing a well-established trend, however, alumni organizations accounted for an increasing share of open accounts in 2013. The shares for all other agreement types fell in 2013, as they had in prior years as well. Figure 5 shows the percentage shares of open accounts by partner type. By 2013, agreements between alumni organizations and issuers accounted for 64% of all open accounts, with agreements between issuers and colleges or universities accounting for only 17% of such accounts.

FIGURE 4: YEAR-END ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013

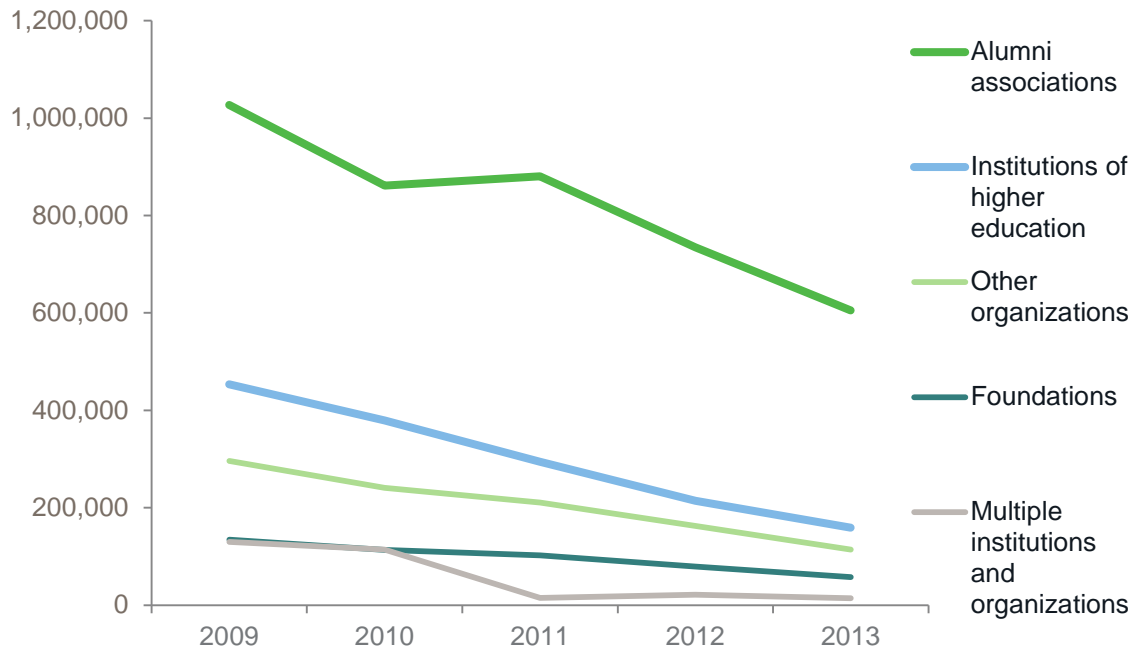
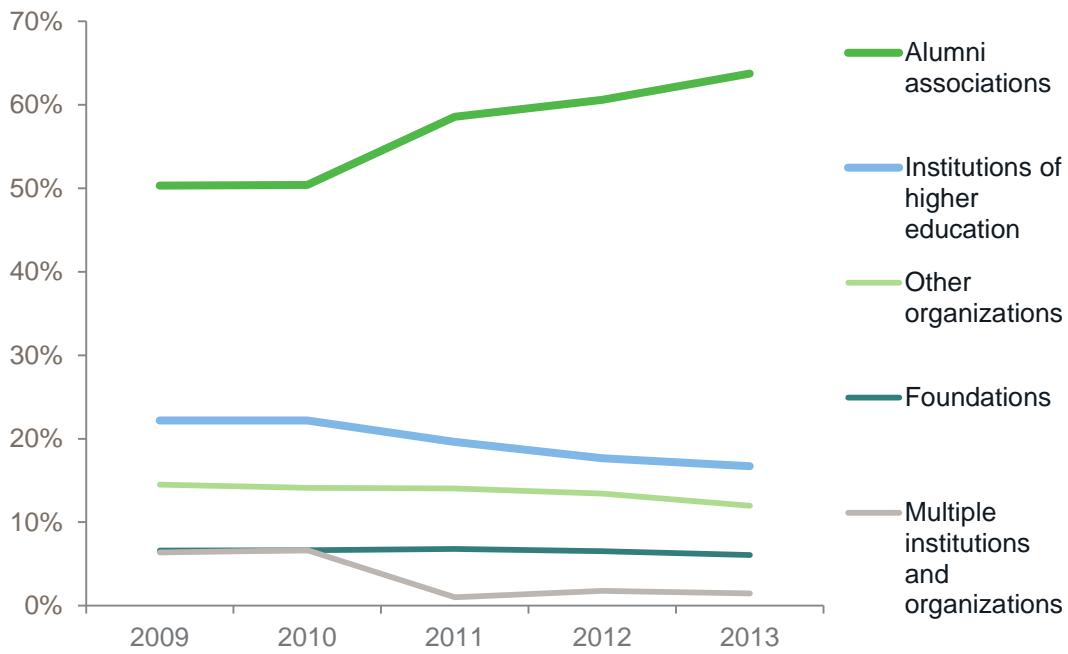


FIGURE 5: SHARE OF YEAR-END ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013



The picture for new accounts is slightly more complex. As shown in Figure 6, the number of new accounts increased in 2013 for issuer agreements with both alumni organizations and institutions. That continued a trend from 2012. The rate of increase, however, continued to be steeper for agreements with alumni organizations. By 2013, alumni organization agreements were responsible for nearly four times as many new accounts as institution agreements. Figure 7 then shows the percentage shares corresponding to those new account volumes. It shows that by 2013, alumni organization agreements accounted for 72% of all new accounts opened. In contrast, college or university agreements accounted for only 19% of new accounts.

FIGURE 6: NEW ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013

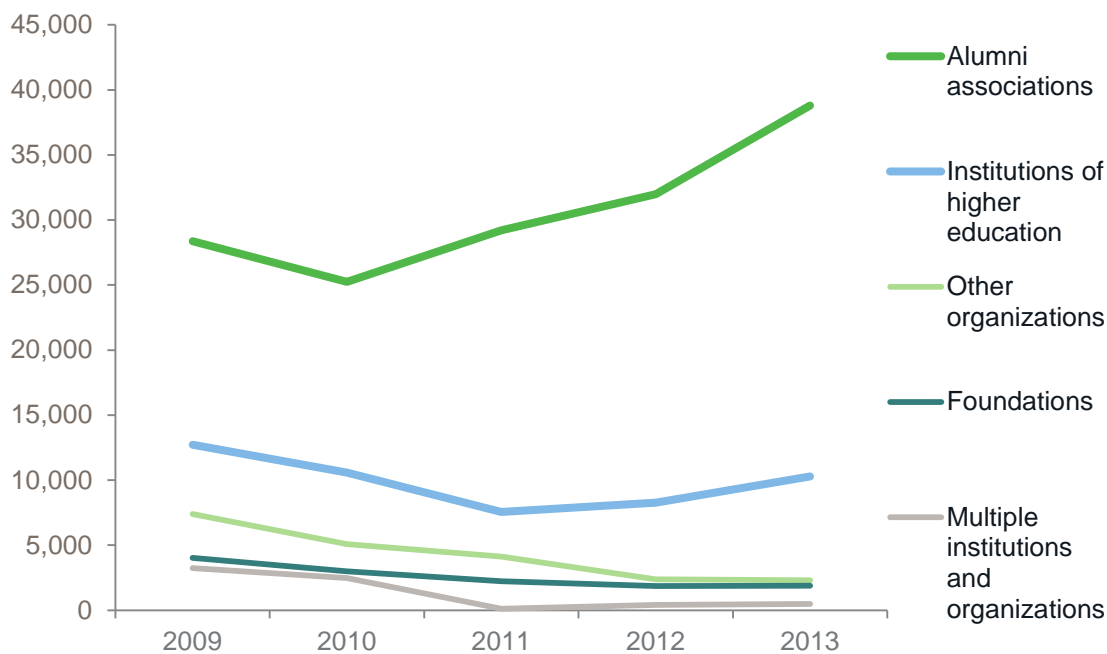
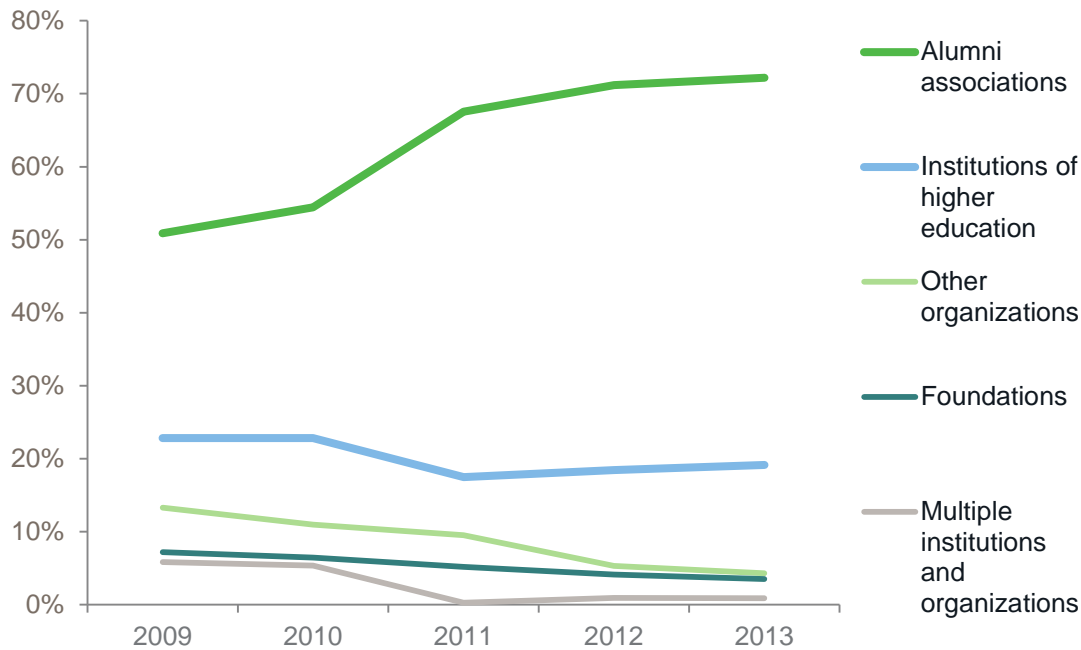


FIGURE 7: SHARE OF NEW ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013



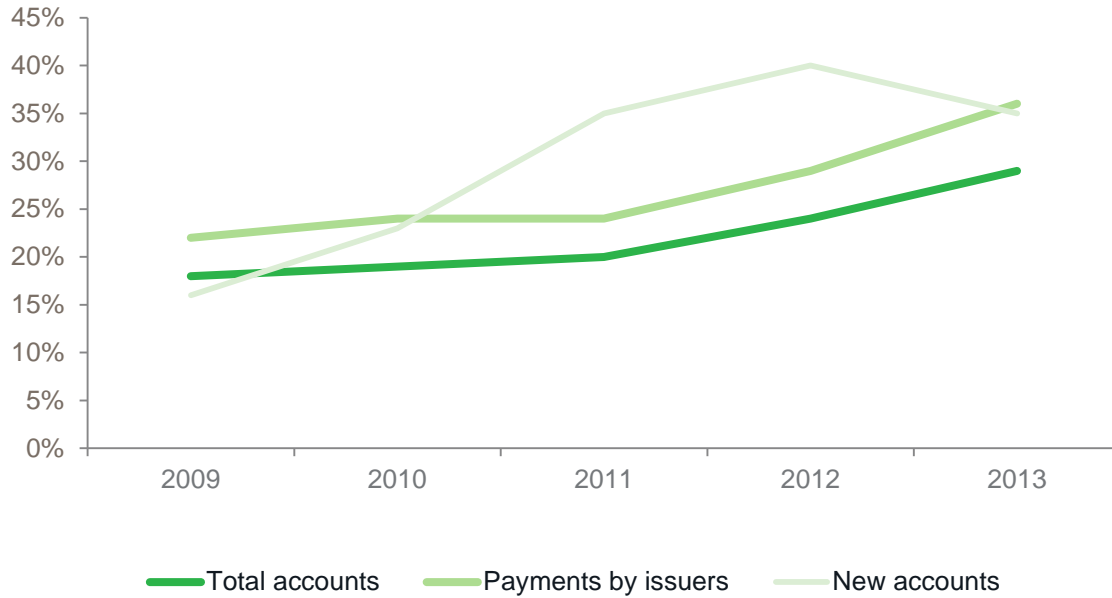
3.4.3 Concentration

For each year from 2009 to 2013, the top ten agreements by open account volume have consistently accounted for an increasing share of open accounts. In 2009, the top ten represented 18% of all year-end accounts. By 2013, they accounted for 29%.²³ The same phenomenon was true for new account issuance through 2012, when the top ten agreements by new account volume opened reached 40% of all new accounts opened that year. By 2013, this share had fallen back slightly to 35%. Overall, though, that still represents a significant increase from the 16% share of new accounts accounted for by the top ten new account agreements in 2009. This growth reflects increasing concentration as large issuers shed smaller agreements.

²³ Bank of America issued nine of these top ten.

Figure 8 shows these concentration changes over the period. (It also shows increasing concentration of agreement payments in that top ten cohort.)

FIGURE 8: TOP TEN SHARE OF ACCOUNT VOLUME, 2009 TO 2013



There was little issuer turnover in each top ten in 2013. With one exception, the ten agreements with the largest year-end open account volume in 2013 did not vary from 2012.²⁴ Appendix F lists these 2013 agreements with the associated data on account volume. The top ten agreements for 2013 measured by volume of new accounts showed a similar story, with only two

²⁴ Number 11 in 2012 moved into the top ten in 2013.

new entrants in 2013.²⁵ Appendix G lists these agreements with the associated data on account volume.

3.5 Payments

3.5.1 Overall

The total amount paid to partners, including institutions and affiliates, fell in every year from 2009 through 2013. The cumulative decline across this period was more than 49%. While some issuers paid more to partners in 2013 than in 2012, these increases were offset by larger declines experienced by other issuers. Overall, issuers paid nearly 15% less to partners in 2013 than in 2012. Appendix H shows payments, by issuer, from 2009 through 2013.

3.5.2 By partner

In all reported years, alumni organizations have accounted for an increasing share of the total payments made to partners. That trend continued into 2013. Conversely, colleges and universities accounted for a smaller share of payments in each year, again with the trend continuing into 2013. Figure 9 shows changes in the absolute amount of payments by agreement type. All agreement types show that a general decline in payments continued into 2013. Figure 10 shows the corresponding percentage shares by agreement type. The share of payments accounted for by alumni agreements continued to increase into 2013. The share for colleges and universities fell in 2013, as it had in prior years as well. By 2013, agreements between alumni organizations and issuers accounted for 73% of all payments, with agreements between issuers and colleges or universities accounting for only 16%.

²⁵ One of these had been number 11 in 2012. The other was a new agreement between the University of Southern California and the USC Credit Union.

FIGURE 9: ISSUER PAYMENTS BY PARTNER TYPE, 2009 TO 2013 (IN MILLIONS)

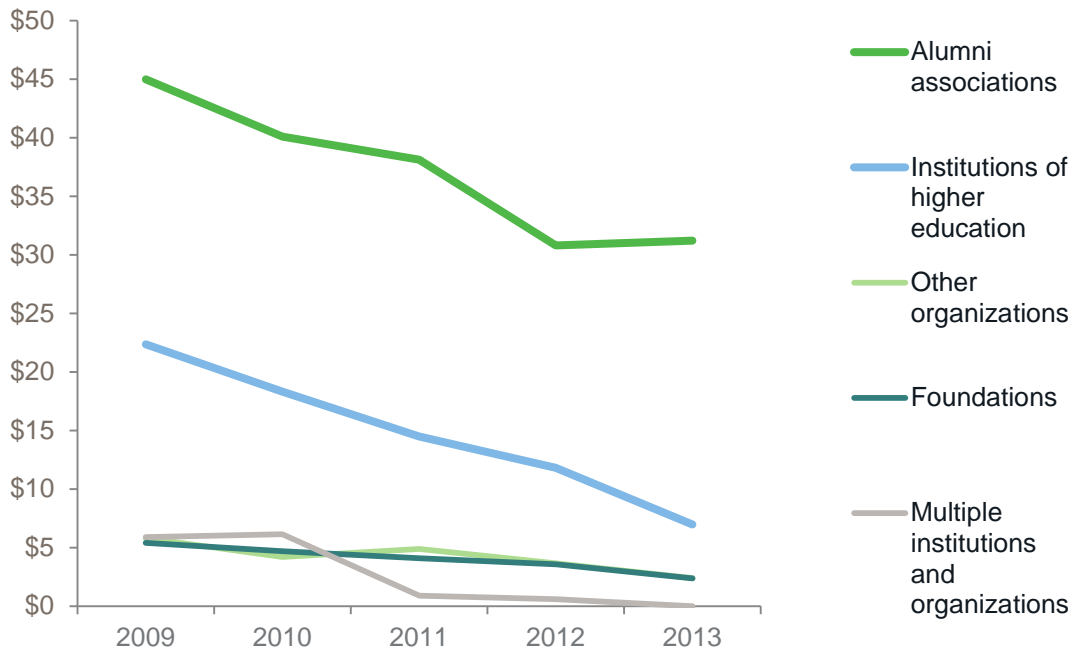
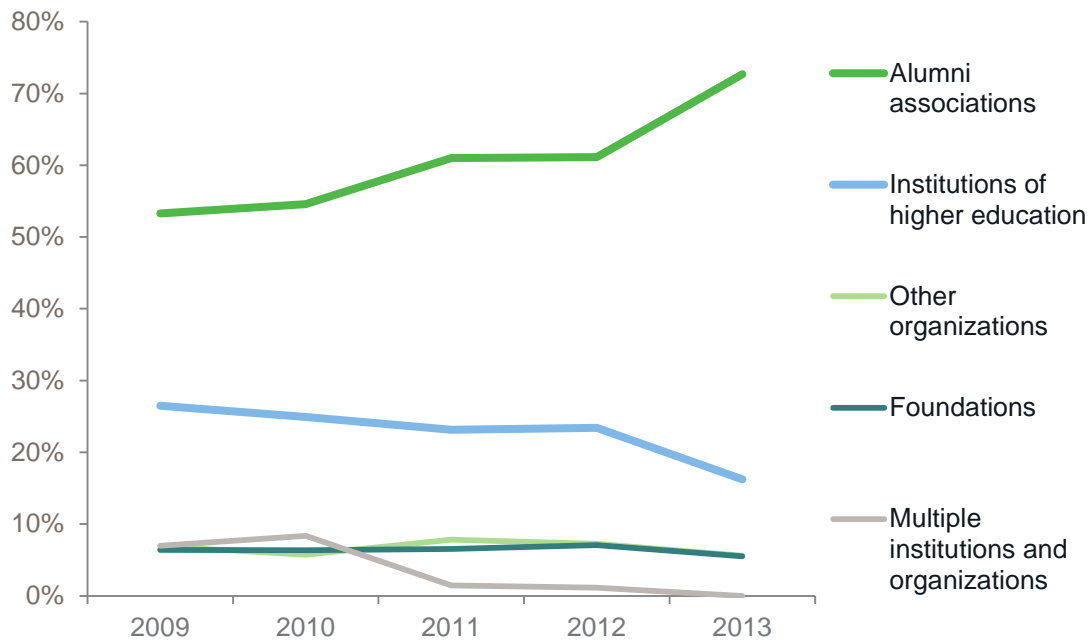


FIGURE 10: PAYMENT SHARES BY PARTNER TYPE, 2009 TO 2013



3.5.3 Concentration

For each year from 2009 to 2013, as shown in Figure 8 above, the top ten agreements by payment volume have consistently accounted for an increasing share of total payments. In 2009, the top-ten agreements represented 22% of all payments. By 2013, they accounted for 36%.²⁶ In addition, as Appendix I shows in detail, there have been relatively significant changes in the composition of the top ten. In 2013, four agreements made the top-ten list despite not being included in 2012's top-ten. In fact, none of the 2013 new entrants onto the top-ten payment list was higher than nineteenth in payment volume in 2012.²⁷

²⁶ Bank of America issued nine of these top ten.

²⁷ The University of Arizona Alumni Association had the sixth highest issuer payments in 2011 and then declined to 108th with \$70,428 in payments in 2012. In 2013, however, it returned to the top-ten, ranking eighth.

4. School disclosure of credit card agreements

As noted previously in this report, the CARD Act and its implementing regulations require credit card issuers to disclose to the Bureau the terms and conditions of any college credit card agreement, the number of new credit card accounts, the compensation paid by issuers to institutions of higher education, and any MOU between the issuer and institution or affiliated organization that relates to the agreement in effect at any time during the preceding calendar year.

The CARD Act also requires institutions of higher education to disclose publicly any agreement made with a credit card issuer or creditor for the purpose of marketing a credit card.²⁸ Institutions of higher education are able to comply with this requirement by publishing any relevant credit card agreement on their website or by making it available free of charge upon request using reasonable procedures and in a reasonable timeframe.²⁹ Institutions may not redact disclosed agreements.³⁰

²⁸ See 15 USC 1650(f)(1).

²⁹ See 12 CFR 1026.57(b); Comment 1026.57(b)-1.

³⁰ See Comment 1026.57(b)-2.

In this section of the report, we review whether and how schools are disclosing pertinent agreements. Our intent in this report is not to review for compliance with the rule, but, using a standardized methodology, to assess the level of transparency that institutions of higher education have opted to adopt in the face of the rule.

4.1 Institution selection methodology

To evaluate the accessibility of agreements in the public domain, the Bureau identified 25 institutions of higher education with the largest number of 2013 year-end open accounts and 25 institutions listed in the Bureau's 2013 issuer-reported data with the largest total 2012 institutional enrollment.³¹ These two lists yielded 35 distinct institutions of higher education. The Bureau only analyzed agreements that were made directly with universities and that were still in effect as of the end of 2013.³² We did not include agreements between issuers and affiliated organizations, such as alumni associations.³³

4.2 Agreement accessibility methodology

In order to determine the accessibility of agreements on the websites of these 35 institutions of higher education, the Bureau created a basic search methodology. Specifically, we assessed

³¹ We used data from the Department of Education's IPEDS Data Center in order to determine the 25 institutions with the highest total enrollment Department of Education, IPEDS Data Center, available at: <http://nces.ed.gov/ipeds/datacenter>. Colleges and universities with multiple campuses and schools were aggregated where appropriate.

³² It is possible; therefore, that some of the relevant agreements may have terminated in 2014. The obligation to make agreements available, however, is not on its face limited to agreements that are still in effect.

³³ The Bureau acknowledges that an agreement between an issuer and an educational institution still may be entered into primarily for the purpose of marketing to alumni.

whether the agreement could be located by means of a reasonable search protocol that used a commercial search engine, the site map for the institution’s website, and, when available, the search engine function on that website.³⁴ If the agreement was not available, we used the same protocol to look for information about obtaining a copy of the agreement.

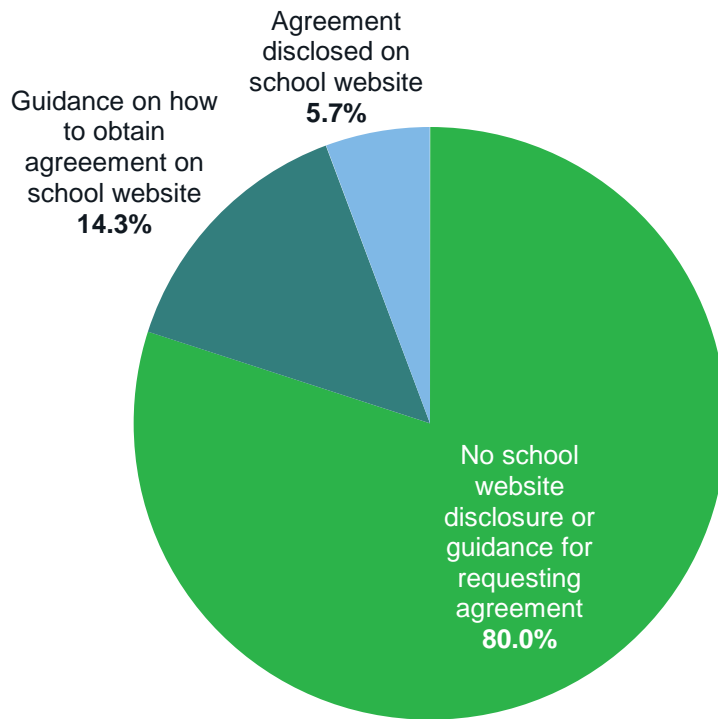
4.3 Results

We found little indication of institutions proactively disclosing their credit card agreements. The Bureau’s analysis examined agreements covering 35 institutions. For the overwhelming majority of institutions within the sample, our review identified no information on their websites regarding the relevant agreement. As shown in Figure 11, the Bureau identified two institutions that disclosed their agreement online and five institutions that published procedures on how to request a copy of the agreement.³⁵ For the remaining 28 schools—or 80% of our sample—the Bureau’s review did not identify any online disclosure by them of their agreements or of other information regarding their agreements.

³⁴ To locate agreements, the Bureau searched for the issuer and institution on a commercial internet search engine, narrowing results to websites associated with the institution’s web address. Subsequent searches were performed with additional keywords in conjunction with the issuer and institution, including “credit card,” “affinity,” “disclosure,” and “CARD Act.” These searches were repeated on the institution’s search engine when available. In both instances, disclosure of the agreement or guidance on how to obtain the agreement was noted if the webpage was included among the first page of search results. A final search was performed on each school’s website using the site map in order to locate any webpage with information about credit cards marketed to students.

³⁵ Of these seven schools that made some disclosure, several did so via a webpage targeted towards alumni. Similar information was generally unavailable on sections of the website targeted to current students, prospective students, or members of the public.

FIGURE 11: CREDIT CARD AGREEMENT DISCLOSURE, 2013



These results suggest that institutions of higher education are generally not choosing a method of disclosure whereby students and members of the public can reasonably ascertain whether an institution has a current affinity arrangement. Even if students and members of the public are aware that such an arrangement exists, there appear to be unnecessary obstacles to obtaining more information and insight, such as the terms of the financial arrangements involved. For example, without clear information available online, a student or member of the public may not be able to determine the appropriate office within an institution of higher education to make a request for this kind of information. Without more proactive disclosure by institutions of higher education, therefore, the intent of Congress to promote transparency may not be adequately realized.

5. Debit card and checking account agreements

Congress has sought to increase the transparency of agreements between institutions of higher education and financial institutions regarding the marketing of financial products to enrolled students. In addition to the requirements of the CARD Act, the Higher Education Opportunity Act requires institutions of higher education to develop a code of conduct related to the marketing of student loans and to disclose clearly the method and criteria for choosing student lenders featured on a “preferred lender list.”³⁶

Building on these efforts to create greater transparency, in February 2013, the Bureau launched an inquiry into other financial products and services marketed to college students.³⁷ The Bureau found that marketing partnerships between institutions of higher education and financial institutions have shifted from credit cards toward debit and prepaid cards since the CARD Act of

³⁶ 34 CFR 601.21.

³⁷ See Bureau of Consumer Fin. Prot., *Request for Information Regarding Financial Products Marketed to Students Enrolled in Institutions of Higher Education*, CFPB-2013-0003 (Feb. 2013), available at: www.consumerfinance.gov/students/whats-the-deal/request-for-information-regarding-financial-products-marketed-to-students-enrolled-in-institutions-of-higher-education.

2009.³⁸ There are now more college debit and prepaid card agreements than credit card agreements. As noted previously in this report, the Bureau received 448 college credit card agreements for 2013, down from more than a 1,000 such agreements in 2010. For 2013, the Government Accountability Office (GAO) reported that at least 852 schools had agreements covering the provision of debit or prepaid card services to their students.³⁹

5.1 Agreement types

A review of the public comments submitted in response to the Bureau's 2013 request for information⁴⁰ suggest that arrangements between institutions of higher education and financial institutions to market student checking and prepaid accounts primarily took two distinct forms: (1) agreements primarily focused on the disbursement of benefits under Title IV of the Higher Education Act, and (2) broader marketing and co-branding arrangements regarding student financial accounts.

Disbursement of benefits under Title IV of the Higher Education Act. Many students receive scholarships, grants, and student loans that cover more than the amount of their tuition, including costs like textbooks and transportation. When a student receives benefits under Title IV of the Higher Education Act such as Pell Grants or federal student loans, these funds are generally remitted directly to the institution of higher education. The institution may then partner with a third-party financial company to process the remaining credit balance to the

³⁸ See Bureau of Consumer Fin. Prot., *Banking on Campus Forum*, CFPB Blog (Sep. 30, 2013), available at: www.consumerfinance.gov/blog/live-banking-on-campus.

³⁹ Gov't Accountability Office (GAO), *College Debit Cards: Actions Needed to Address ATM Access, Student Choice, and Transparency* (Feb. 13, 2014), available at: www.gao.gov/products/GAO-14-91.

⁴⁰ See *Request for Information*, *supra* note 37.

student. The financial partner may solicit the student to choose a specific financial product where the credit balance funds are subsequently remitted.

General marketing and co-branding arrangements. The Bureau's review of the public comments also noted a number of instances in which institutions of higher education partner with financial institutions to co-brand certain financial products with a collegiate mark or logo. These agreements may also include access to market on university property, as well as the ability for students to utilize institutional identification cards as an access device for the financial institution's products. In 2012, the National Association of College and University Business Officers (NACUBO) found that 12 percent of schools surveyed had linked identification cards to deposit or prepaid accounts.⁴¹

We have previously noted that these affinity products do not always have more competitive features compared to other student checking products.⁴² A search of student checking products unaffiliated with colleges and universities revealed that they have similar product features and, in some cases, financial institutions that did not enter into marketing arrangements with institutions of higher education offered more attractive options, including automatic reimbursement of any ATM fee charged by a third-party operator as well as mobile check deposit.

5.2 Public disclosure

According to a 2012 NACUBO survey that obtained responses from 412 educational institutions, "the details of [debit and prepaid card] agreements between banks and institutions are publicly

⁴¹ See Comment letter CFPB-2013-0003-0068, from the National Association of College and University Business Officers (NACUBO) to the Bureau of Consumer Fin. Prot., at 7 (Mar. 18, 2013), available at: www.regulations.gov/#!documentDetail;D=CFPB-2013-0003-0068.

⁴² *Banking on Campus Forum*, *supra* note 38.

available at 69 percent of participating institutions.”⁴³ Most of these are reported to be accessible through a written request to a specified campus department or office (46%), and the remainder through an official public records request.⁴⁴

In practice, finding the details of these agreements can be exceedingly difficult for students and their families. (As NACUBO itself noted, in more than a quarter of all cases, a consumer would need to file a formal request under state open records laws to obtain the details of these agreements.⁴⁵) The Bureau, therefore, has called on financial institutions to improve their disclosure of agreements with institutions of higher education to market products to students.⁴⁶

Making these agreements available to students, families, and the public for all financial products can indicate whether financial and educational institutions are committed to transparency. It may also help mitigate potential conflicts of interest. In addition, such information may also assist consumers when determining whether to make a specific product choice.

The Bureau is not alone in its call. NACUBO has urged educational institutions to disclose publicly the terms of these agreements as they relate to debit card arrangements used to access student loan and scholarship proceeds.⁴⁷ The GAO, too, has noted that “increased transparency for college card agreements could help ensure that the terms are fair and reasonable for students

⁴³ NACUBO, *Student Refunds and Personal Banking at Colleges and Universities* (Oct. 2012) at 4, available at: <http://www.nacubo.org/documents/businesspolicyareas/nacubosurvey.pdf>.

⁴⁴ *See id.*

⁴⁵ *See id.*

⁴⁶ *See* Bureau of Consumer Fin. Prot., *CFPB Calls on Financial Institutions to Publicly Disclose Campus Financial Agreements* (Dec. 17, 2013), available at: www.consumerfinance.gov/newsroom/CFPB-calls-on-financial-institutions-to-publicly-disclose-campus-financial-agreements.

⁴⁷ *See* Comment Letter CFPB-2013-0003-0068, *supra* note 41, at 9; *see also* *Student Refunds*, *supra* note 43, at 4 (NACUBO “endorses full disclosure in marketing financial products and services to college students”).

and the agreements are free from conflicts of interest.”⁴⁸ In addition, the Department of Education’s Inspector General has claimed that without transparency “delivery of Title IV funds might not always serve the best interests of students.”⁴⁹ Given that schools themselves claim that most of these agreements are *already* subject to public disclosure, the protection of proprietary business information is not a factor that should limit a financial institution's ability to be transparent.⁵⁰ Easier access to these arrangements will increase the public’s confidence that these agreements are structured to help students build a bright financial future.

While many financial institutions have not embraced transparency with respect to these agreements, some institutions of higher education have tried to make them more accessible for students and their families.⁵¹ For example, the University of Nebraska-Lincoln created a webpage to host their “NCard” license and banking facility agreements with Wells Fargo, along with a plain-language summary of the student checking account features and the financial institution’s payments to the school.⁵²

⁴⁸ GAO, *supra* note 39, at 31 and 32.

⁴⁹ U.S. Dep’t of Educ. Inspector Gen., *Third-Party Servicer Use of Debit Cards to Deliver Title IV Funds* p.6 (March 10, 2014), available at: www2.ed.gov/about/offices/list/oig/auditreports/fy2014/x09n0003.pdf.

⁵⁰ It is possible, of course, that contractual terms may limit disclosure. However, according to NACUBO, the “details” of these agreements are already publicly available. *See Student Refunds*, *supra* note 43, at 4.

⁵¹ Sometimes when the Bureau has found agreements posted prominently on a financial institution’s website, key information is redacted. *See e.g.*, TCF Bank, *Campus Banking School Arrangements*, https://tcfbank.com/account_campus-banking_disclosure.aspx.

⁵² *See generally*, University of Nebraska-Lincoln, *Bank Service Agreement*, <http://bf.unl.edu/bank-service-agreement>.

5.3 Compliance activity

In 2012, the Federal Deposit Insurance Corporation (FDIC) reached a settlement with Higher One and Bancorp Bank for alleged “unfair and deceptive” practices in violation of the law.⁵³ The FDIC found that Higher One and Bancorp Bank were charging student account holders multiple non-sufficient fund (NSF) fees from a single merchant transaction and allowing these accounts to remain in overdrawn status over long periods of time, thereby allowing NSF fees to continue accruing. The FDIC ordered Higher One to provide restitution to approximately 60,000 students and to pay civil money penalties.

On July 1, 2014, the Federal Reserve Board of Governors issued a consent order against Cole Taylor Bank for deceptive practices in connection with Higher One.⁵⁴ The Board noted that “appropriate remedial actions against Higher One, including the payment of restitution for its past practices, are currently being pursued.” The Board further noted that it is pursuing action against another state member bank that has a similar arrangement with Higher One.

Given the lack of transparency of these arrangements, as well as compliance problems related to institutions with significant market share, the Bureau will continue to monitor this market carefully to assess risks to consumers.

⁵³ Fed. Deposit Ins. Corp., *FDIC Announces Settlements With Higher One, Inc., New Haven, Connecticut, and the Bancorp Bank, Wilmington, Delaware for Unfair and Deceptive Practices* (Aug. 8, 2012), available at: www.fdic.gov/news/news/press/2012/pr12092.html.

⁵⁴ Press Release, Bd. of Governors of the Fed. Res. Sys., (July 1, 2014), available at: www.federalreserve.gov/newsevents/press/enforcement/20140701b.htm.

APPENDIX A:

College credit card agreements in effect in 2013

This appendix lists information submitted to the Bureau regarding the payments made and accounts opened under college credit card agreements. For each agreement, it provides in tabular form: (1) the name of the institution or organization; (2) the type of institution or organization;⁵⁵ (3) the city and state where the institution or organization is located; (4) the name of the issuer; (5) whether the agreement has been amended or is new;⁵⁶ (6) whether the agreement was still in effect on January 1, 2014; (7) the total number of open accounts under the agreement as of December 31, 2013; (8) the amount of payments made by the issuer to the

⁵⁵ This report presents information regarding four categories of institutions or organizations. “University” refers to an institution of higher education, as defined in sections 101 and 102 of the Higher Education Act of 1965, Pub. L. No. 89-329, §§ 101, 102 79 Stat. 1219 (1965) (codified at 20 U.S.C. § 1001 and 1002). “Alumni association” refers to an alumni organization affiliated with an institution of higher education. “Foundation” refers to a foundation affiliated with an institution of higher education. In some cases, issuers submitted to the Bureau agreements with other types of organizations, such as fraternities, sororities, and professional or trade associations that relate to the issuance of credit cards to college students. “Other” refers to such agreements with other types of organizations.

⁵⁶ This report categorizes each agreement as “same,” “amended,” or “new.” “Same” refers to an agreement that was in effect during 2012, the terms of which were not amended or modified during 2013. “Amended” refers to an agreement that was in effect during 2012, the terms of which were amended or modified during 2013. “New” refers to an agreement that was not in effect prior to 2013. In a handful of cases, two issuers reported only the terminated status of a given agreement. In these cases, the relevant column in the table below states “terminated” and does not specify whether that terminated agreement was new for 2013, amended in 2013, or took the same form throughout 2013 pre-termination

institution or organization pursuant to the agreement during 2013; and (9) the number of new accounts opened pursuant to the agreement during 2013.⁵⁷

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|--------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Alpha Chi National College Honor Scholarship Society | Other | Searcy | AR | FIA Card Services, N.A. | Same | No | 1,175 | \$17,664 | 13 |
| Alpha Delta Kappa | University | Kansas City | MO | UMB Bank | New | Yes | 773 | \$14,639 | 5 |
| Alpha Epsilon Omega Foundation | Greek Organization | Glendale | CA | Capital One | Same | Yes | 1 | \$0 | - |
| Alpha Gamma Delta | Other | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 978 | \$11,753 | 3 |
| Alpha Gamma Rho Fraternity | Other | Kansas City | MO | FIA Card Services, N.A. | Same | No | 561 | \$0 | - |
| Alpha Kappa Psi | Other | Indianapolis | IN | U.S. Bank National Association ND | Same | Yes | 373 | \$2,755 | 75 |
| Alpha Omicron Pi Fraternity Inc. | Other | Brentwood | TN | FIA Card Services, N.A. | Same | Yes | 1,840 | \$24,935 | 41 |

⁵⁷ This information, as well as the complete text of each agreement submitted to the Bureau, is available on the CFPB website, www.consumerfinance.gov.

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-----------------|-------|---|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Alpha Phi Delta Foundation, Inc. | Greek Organization | Pittsburgh | PA | Capital One | Same | Yes | 29 | \$3,008 | 24 |
| Alumnae Association of Smith College | Alumni | Northampton | MA | FIA Card Services, N.A. | Amended | Yes | 2,393 | \$52,899 | 7 |
| Alumni Association of CCNY | Alumni | New York | NY | UMB Bank | New | Yes | - | \$0 | - |
| Alumni Association of the University of Michigan | Alumni | Ann Arbor | MI | FIA Card Services, N.A. | Same | Yes | 29,393 | \$1,900,000 | 1,414 |
| Alumni Association of the University of Oregon | Alumni | Eugene | OR | Oregon Community Credit Union and OCCU Card Services, LLC | Amended | Yes | 3,167 | \$305,000 | 2,208 |
| Alumni Association of the University of Virginia | Alumni | Charlottesville | VA | FIA Card Services, N.A. | Same | Yes | 2,378 | \$114,092 | 976 |
| Alumni Association of Winthrop University | Alumni | Rock Hill | SC | FIA Card Services, N.A. | Amended | No | 244 | \$861 | - |
| American Association for Justice | Other | Washington | DC | FIA Card Services, N.A. | Same | Yes | 6,315 | \$199,471 | 27 |
| American Chemical Society | Other | Washington | DC | FIA Card Services, N.A. | Same | Yes | 5,166 | \$123,025 | 50 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|-------------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| American College of Osteopathic Family Physicians | Other | Arlington Heights | IL | FIA Card Services, N.A. | Same | Yes | 792 | \$22,015 | 1 |
| American Counseling Association | Other | Alexandria | VA | FIA Card Services, N.A. | Same | Yes | 2,187 | \$31,963 | 134 |
| American Football Coaches Association | Other | Waco | TX | FIA Card Services, N.A. | New | Yes | - | \$1,750 | - |
| American Institute of Aeronautics and Astronautics Inc. | Other | Reston | VA | FIA Card Services, N.A. | Amended | Yes | 858 | \$17,371 | - |
| American Library Association | Other | Chicago | IL | FIA Card Services, N.A. | Same | No | 820 | \$5,378 | - |
| American Nuclear Society | Other | La Grange Park | IL | FIA Card Services, N.A. | Same | No | 355 | \$3,110 | - |
| American Occupational Therapy Association | Other | Bethesda | MD | FIA Card Services, N.A. | Same | No | 3,131 | \$40,225 | 3 |
| American Society for Microbiology | Other | Washington | DC | FIA Card Services, N.A. | Same | No | 351 | \$2,670 | - |
| American Society of Interior Designers Inc. | Other | Washington | DC | FIA Card Services, N.A. | Same | No | 1,589 | \$10,632 | 3 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|--------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| American Veterinary Medical Association | Other | Schaumburg | IL | FIA Card Services, N.A. | Same | Yes | 5,157 | \$174,860 | 473 |
| Angelo State University Ex Students Association | Alumni | San Angelo | TX | FIA Card Services, N.A. | Same | No | 475 | \$6,780 | - |
| Appalachian State University Foundation Inc. | Foundation | Boone | NC | FIA Card Services, N.A. | Same | Yes | 1,110 | \$55,000 | 2 |
| Arkansas Alumni Association Inc. | Alumni | Fayetteville | AR | FIA Card Services, N.A. | Amended | Yes | 4,140 | \$142,874 | 360 |
| Arkansas State University Alumni Association | Alumni | Jonesboro | AR | Capital One | Same | Yes | 219 | \$9,800 | 91 |
| Association Alumni CAAM | Alumni | Mayaguez | PR | FIA Card Services, N.A. | Same | Yes | 4,278 | \$57,343 | - |
| Asociacion de Exalumnos de la Universidad de Puerto Rico Recinto de Rio Piedras | Alumni | San Juan | PR | FIA Card Services, N.A. | Same | Yes | 3,047 | \$36,594 | 4 |
| Associated Alumni of Adams State College | Alumni | Alamosa | CO | FIA Card Services, N.A. | Same | No | 202 | \$1,260 | - |
| Association for Career and Technical Education | University | Alexandria | VA | UMB Bank | New | Yes | 6 | \$150 | 6 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Association of Former Students of Texas AM University | Alumni | College Station | TX | FIA Card Services, N.A. | Same | Yes | 27,371 | \$1,259,690 | 551 |
| Association of Graduates United States Air Force Academy | Alumni | Colorado Springs | CO | USAA Savings Bank | Same | Yes | 2,740 | \$220,055 | 179 |
| Association of Information Technology Professionals | Other | Park Ridge | IL | FIA Card Services, N.A. | Same | No | 485 | \$3,211 | - |
| Auburn Spirit Foundation | Foundation | Auburn | AL | FIA Card Services, N.A. | Same | Yes | 12,655 | \$412,825 | 414 |
| Babson Alumni | Alumni | Babson Park | MA | UMB Bank | New | Yes | 6 | \$177 | 3 |
| Ball State University Alumni Association | Alumni | Muncie | IN | INTRUST Bank, N.A. | Same | Yes | 429 | \$18,842 | 52 |
| Barton College | Alumni | Wilson | NC | Capital One | Same | Yes | 2 | \$163 | 1 |
| Baylor University Alumni Association | Alumni | Waco | TX | U.S. Bank National Association ND | Same | Yes | 1,793 | \$27,241 | 36 |
| Bemidji State University Alumni Association | Alumni | Bemidji | MN | U.S. Bank National Association ND | Same | Yes | 280 | \$0 | 32 |
| Berklee College of Music | University | Boston | MA | FIA Card Services, N.A. | Same | No | 522 | \$7,237 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|---------------|-------|---|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Beta Gamma Sigma Inc. | Other | Saint Louis | MO | FIA Card Services, N.A. | Same | No | 1,725 | \$33,930 | 16 |
| Bethel College Alumni Association | Alumni | North Newton | KS | INTRUST Bank, N.A. | Same | Yes | 562 | \$11,461 | 11 |
| Binghamton University Alumni Association | Alumni | Binghamton | NY | Capital One | Same | Yes | 122 | \$52,151 | 108 |
| BITSAA International Inc. | Alumni | Sunnyvale | CA | Capital One | Same | Yes | 39 | \$771 | 6 |
| Bloomsburg University of Pennsylvania | University | Bloomsburg | PA | Pennsylvania State Employees Credit Union | Same | Yes | 12 | \$25 | 5 |
| Board of Regents of the University of Oklahoma | University | Norman | OK | FIA Card Services, N.A. | Same | Yes | 1,171 | \$1,000,000 | 1 |
| Boise State University Alumni Association Inc. | Alumni | Boise | ID | FIA Card Services, N.A. | Same | No | 768 | \$525 | 3 |
| Boston University Alumni Association | Alumni | Boston | MA | Capital One | Same | Yes | - | \$100,000 | - |
| Bowling Green State University Alumni Association Inc. | Alumni | Bowling Green | OH | FIA Card Services, N.A. | Same | No | 1,575 | \$0 | 5 |
| Brandeis University | University | Waltham | MA | FIA Card Services, N.A. | Same | Yes | 1,330 | \$40,000 | 5 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-----------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Bridgewater State College Alumni Association | Alumni | Bridgewater | MA | U.S. Bank National Association ND | Same | Yes | 563 | \$0 | 48 |
| Brown Alumni Association | Alumni | Providence | RI | FIA Card Services, N.A. | Same | Yes | 7,250 | \$375,600 | 641 |
| Bryant College | University | Smithfield | RI | FIA Card Services, N.A. | Same | No | 386 | \$3,549 | - |
| Buffalo State Alumni Association | Alumni | Buffalo | NY | FIA Card Services, N.A. | Same | No | 395 | \$3,103 | - |
| Butler Community College Foundation | Foundation | El Dorado | KS | INTRUST Bank, N.A. | Same | Yes | 464 | \$17,900 | 28 |
| Butler University Alumni Association | Alumni | Indianapolis | IN | UMB Bank | New | Yes | 9 | \$147 | 9 |
| California Aggie Alumni Association | Alumni | Davis | CA | FIA Card Services, N.A. | Same | Yes | 313 | \$50,000 | 3 |
| California Alumni Association | Alumni | Berkeley | CA | FIA Card Services, N.A. | Same | Yes | 16,910 | \$1,358,992 | 1,245 |
| California Polytechnic State University Alumni Association | Alumni | San Luis Obispo | CA | Capital One | Same | Yes | 214 | \$0 | 205 |
| California Southern University | University | Irvine | CA | Pen Air Federal Credit Union | Same | Yes | 2 | \$0 | 1 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|----------------|-------|---|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| California State University Northridge Alumni Association | Alumni | Northridge | CA | Capital One | Same | Yes | 720 | \$6,723 | 232 |
| California State University, Fresno | Alumni | Fresno | CA | Discover Bank | New | Yes | 142 | \$75,000 | 142 |
| California State University, Fullerton | Alumni | Fullerton | CA | Discover Bank | New | Yes | 133 | \$50,000 | 133 |
| California University of Pennsylvania | University | California | PA | Pennsylvania State Employees Credit Union | Same | Yes | 9 | \$30 | 6 |
| Carthage College | University | Kenosha | WI | UMB Bank | New | Yes | - | \$0 | - |
| Centenary College of Louisiana | University | Shreveport | LA | FIA Card Services, N.A. | Amended | No | 166 | \$781 | - |
| Central Michigan University | University | Mount Pleasant | MI | FIA Card Services, N.A. | Same | Yes | 355 | \$150,000 | 8 |
| Central Va LSU Alumni | Alumni | Midlothian | VA | Capital One | Same | Yes | 1 | \$175 | - |
| Central Washington University Alumni Association | Alumni | Ellensburg | WA | FIA Card Services, N.A. | Same | No | 641 | \$6,239 | - |
| Chapman University | University | Orange | CA | FIA Card Services, N.A. | Same | No | 949 | \$6,927 | - |
| Cheyney University of Pennsylvania | University | Cheyney | PA | Pennsylvania State Employees Credit Union | Same | Yes | 9 | \$0 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|---------------|-------|---|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Clarion University Foundation, Inc. | Foundation | Clarion | PA | Pennsylvania State Employees Credit Union | Same | Yes | 41 | \$10 | 2 |
| Clemson Alumni Association | Alumni | Clemson | SC | FIA Card Services, N.A. | Amended | Yes | 10,559 | \$307,275 | 461 |
| Coastal Carolina University | University | Conway | SC | Carolina Trust FCU | Same | Yes | 135 | \$906 | 39 |
| College of Charleston Alumni Association | Alumni | Charleston | SC | FIA Card Services, N.A. | Same | Yes | 882 | \$15,704 | 3 |
| College of Notre Dame of Maryland | University | Baltimore | MD | FIA Card Services, N.A. | Same | No | 314 | \$4,658 | - |
| College of Staten Island Alumni Association | Alumni | Staten Island | NY | FIA Card Services, N.A. | Same | Yes | 378 | \$5,513 | - |
| College of West Africa Alumni Association USA | Alumni | Bowie | MD | UMB Bank | Same | Yes | - | \$0 | - |
| Colorado School of Mines Alumni Association | Alumni | Golden | CO | FIA Card Services, N.A. | Same | No | 434 | \$11,071 | 2 |
| Colorado State University Alumni Association | Alumni | Fort Collins | CO | U.S. Bank National Association ND | Terminated | No | 1,913 | \$0 | 70 |
| Cornell Alumni Federation | Alumni | Ithaca | NY | Chase Bank | Amended | No | - | \$900,000 | 5 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|----------------|-------|-----------------------------------|---------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Del Mar College Foundation/ Alumni Association | Alumni | Corpus Christi | TX | Capital One | Same | Yes | 1 | \$141 | - |
| Delaware Technical & Community College Educational | University | Dover | DE | UMB Bank | Same | Yes | 2 | \$9 | - |
| Delta Delta Delta | Other | Arlington | TX | U.S. Bank National Association ND | Same | Yes | 913 | \$12,939 | 81 |
| Delta Iota House Corp. | Greek Organization | Denver | CO | Capital One | Same | Yes | 5 | \$163 | - |
| Delta Sigma Phi Fraternity | Other | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 465 | \$0 | - |
| Delta Sigma Pi | Other | Oxford | OH | U.S. Bank National Association ND | Amended 12/13 | Yes | 702 | \$0 | 48 |
| Delta State University | University | Cleveland | MS | FIA Card Services, N.A. | Same | No | 565 | \$5,676 | - |
| Delta Zeta Sorority | Other | Oxford | OH | FIA Card Services, N.A. | Amended | No | 1,369 | \$6,699 | 1 |
| DePaul University | University | Chicago | IL | FIA Card Services, N.A. | Same | Yes | 357 | \$75,000 | 4 |
| Duke University Alumni Association | Alumni | Durham | NC | Capital One | Same | Yes | 550 | \$3,149 | 99 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------------|-------|---|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Duquesne University Alumni Association | Alumni | Pittsburgh | PA | U.S. Bank National Association ND | Same | Yes | 1,141 | \$0 | 71 |
| East Carolina University Alumni Association Inc. | Alumni | Greenville | NC | FIA Card Services, N.A. | Same | Yes | 2,436 | \$60,000 | 197 |
| East Stroudsburg University Foundation, Inc. | Foundation | East Stroudsburg | PA | Capital One | Same | Yes | 14 | \$492 | 3 |
| East Stroudsburg University of Pennsylvania | University | East Stroudsburg | PA | Pennsylvania State Employees Credit Union | Same | Yes | 15 | \$30 | 6 |
| Eastern Washington University Alumni Association | Alumni | Cheney | WA | FIA Card Services, N.A. | Same | No | 687 | \$4,843 | - |
| Edinboro University of Pennsylvania Alumni Association | Alumni | Edinboro | PA | FIA Card Services, N.A. | Same | Yes | 1,004 | \$8,687 | - |
| University of Colorado Boulder | University | Boulder | CO | Elevations Credit Union | Same | Yes | 1,715 | \$0 | 81 |
| Elizabethtown College | University | Elizabethtown | PA | Pennsylvania State Employees Credit Union | Same | Yes | 18 | \$25 | 5 |
| Elizabethtown College | University | Elizabethtown | PA | FIA Card Services, N.A. | Same | Yes | 380 | \$4,601 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------|-------|-----------------------------------|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Emory University | University | Atlanta | GA | FIA Card Services, N.A. | Same | Yes | 2,218 | \$40,690 | 8 |
| Emporia State University Alumni Association | Alumni | Emporia | KS | INTRUST Bank, N.A. | Same | Yes | 926 | \$15,000 | 30 |
| Erskine College Alumni Association | Alumni | Due West | SC | Capital One | Same | Yes | 8 | \$216 | 1 |
| Ferris State University | University | Big Rapids | MI | FIA Card Services, N.A. | Same | No | 116 | \$1,125 | 3 |
| FFA Alumni Association | Alumni | Alexandria | VA | FIA Card Services, N.A. | Same | Yes | 332 | \$5,152 | - |
| Florida Atlantic University Foundation Inc. | Foundation | Boca Raton | FL | FIA Card Services, N.A. | Same | Yes | 2,536 | \$120,000 | 2 |
| Florida Institute of Technology Alumni Association | Alumni | Melbourne | FL | U.S. Bank National Association ND | Terminated | No | 352 | \$0 | 17 |
| Florida International University Foundation Inc. | Foundation | Miami | FL | FIA Card Services, N.A. | Same | Yes | 5,665 | \$315,000 | 167 |
| Fordham University | University | Bronx | NY | FIA Card Services, N.A. | Same | Yes | 5,793 | \$285,375 | 6 |
| Fort Hays State University Alumni Association | Alumni | Hays | KS | INTRUST Bank, N.A. | Same | Yes | 797 | \$15,087 | 36 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|--------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Foundation at New Jersey Institute of Technology | Foundation | Newark | NJ | FIA Card Services, N.A. | Same | No | 50 | \$320 | 3 |
| Foundation Chapter of Theta Chi Fraternity Inc. | Foundation | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 417 | \$6,847 | - |
| Franklin and Marshall College Franklin and Marshall Alumni Association | Alumni | Lancaster | PA | FIA Card Services, N.A. | Same | No | 343 | \$459 | - |
| Gamma Phi Beta International Sorority Inc. | Other | Englewood | CO | FIA Card Services, N.A. | Same | No | 767 | \$0 | - |
| General Alumni Association of University of North Carolina at Chapel Hill | Alumni | Chapel Hill | NC | FIA Card Services, N.A. | Same | Yes | 15,881 | \$1,250,000 | 822 |
| Georgetown University Alumni Association | Alumni | Washington | DC | FIA Card Services, N.A. | Same | Yes | 7,086 | \$0 | 235 |
| Georgia Southern University Foundation Inc. | Foundation | Statesboro | GA | FIA Card Services, N.A. | Same | Yes | 2,479 | \$100,000 | 114 |
| Georgia Southwestern Foundation Inc. | Foundation | Americus | GA | FIA Card Services, N.A. | Amended | No | 66 | \$98 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|--------------|-------|---|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Georgia State University Alumni Association Inc. | Alumni | Atlanta | GA | FIA Card Services, N.A. | Same | Yes | 2,260 | \$75,000 | 83 |
| Georgia Tech Alumni Association | Alumni | Atlanta | GA | Capital One | Same | Yes | 982 | \$15,114 | 192 |
| Gettysburg College | University | Gettysburg | PA | FIA Card Services, N.A. | Same | No | 274 | \$2,777 | - |
| GIA Alumni Association | Alumni | Santa Monica | CA | FIA Card Services, N.A. | Same | No | 983 | \$4,111 | - |
| Golden Key International Honour Society | Other | Atlanta | GA | FIA Card Services, N.A. | Same | Yes | 27,953 | \$1,147,679 | 724 |
| Grand Valley State University | University | Allendale | MI | FIA Card Services, N.A. | Amended | No | 747 | \$7,264 | 2 |
| Harrisburg Area Community College | University | Harrisburg | PA | Pennsylvania State Employees Credit Union | Same | Yes | 27 | \$40 | 8 |
| Henderson State University | University | Arkadelphia | AR | FIA Card Services, N.A. | Same | No | 308 | \$3,828 | 1 |
| Howard Payne University Alumni Association | Alumni | Brownwood | TX | FIA Card Services, N.A. | Same | No | 206 | \$1,281 | - |
| Howard University Department of Alumni Relations | Alumni | Washington | DC | FIA Card Services, N.A. | Same | Yes | 963 | \$23,224 | 7 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|--------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Indiana State University | University | Terre Haute | IN | FIA Card Services, N.A. | Same | Yes | 1,803 | \$20,188 | 1 |
| Indiana University Alumni Association | Alumni | Bloomington | IN | FIA Card Services, N.A. | Amended | Yes | 21,789 | \$393,731 | 887 |
| Indiana University of Pennsylvania Alumni Association | Alumni | Indiana | PA | Capital One | Same | Yes | - | \$0 | - |
| Institute of Industrial Engineers | Other | Norcross | GA | FIA Card Services, N.A. | Same | Yes | 1,263 | \$28,235 | - |
| Institute of Management Accountants | Other | Montvale | NJ | FIA Card Services, N.A. | Same | No | 3,575 | \$0 | 11 |
| International Chiropractors Association | Other | Arlington | VA | FIA Card Services, N.A. | Same | No | 706 | \$9,975 | - |
| Iowa State University Alumni Association | Alumni | Ames | IA | FIA Card Services, N.A. | Amended | Yes | 12,037 | \$521,060 | 422 |
| Jacksonville State University Alumni Association | Alumni | Jacksonville | AL | U.S. Bank National Association ND | Same | Yes | 557 | \$5,400 | 45 |
| James Madison University Alumni Association | Alumni | Harrisonburg | VA | Capital One | Same | Yes | 29 | \$25,000 | 29 |
| Javelina Alumni Association | Alumni | Kingsville | TX | FIA Card Services, N.A. | Same | No | 224 | \$2,550 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------|-------|---|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Johns Hopkins University | University | Baltimore | MD | FIA Card Services, N.A. | Same | Yes | 5,340 | \$188,201 | 291 |
| Kansas State University Alumni Association | Alumni | Manhattan | KS | INTRUST Bank, N.A. | Same | Yes | 12,891 | \$839,705 | 282 |
| Kappa Psi Pharmaceutical Fraternity | Other | Richardson | TX | FIA Card Services, N.A. | Same | No | 53 | \$282 | - |
| Kentucky Wesleyan College | University | Owensboro | KY | UMB Bank | New | Yes | 4 | \$214 | 4 |
| Keystone College | Alumni | La Plume | PA | Capital One | Same | Yes | 16 | \$552 | 6 |
| Keystone College Keystone College Parents | Foundation | La Plume | PA | Capital One | Same | Yes | 2 | \$0 | - |
| King's College | University | New York | NY | Capital One | Same | No | - | \$0 | - |
| Kutztown University Foundation Inc. | Foundation | Kutztown | PA | Pennsylvania State Employees Credit Union | Same | Yes | 54 | \$2,700 | 54 |
| Kutztown University of Pennsylvania | University | Kutztown | PA | Pennsylvania State Employees Credit Union | Same | Yes | 14 | \$25 | 5 |
| La Sierra University; La Sierra Alumni Association | Alumni | Riverside | CA | FIA Card Services, N.A. | Same | No | 16 | \$31 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|---------------|-------|---|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Lake-Sumter Community College Foundation, Inc. | Foundation | Leesburg | FL | Capital One | Same | Yes | 2 | \$2 | - |
| Lambda Chi Alpha Fraternity Inc. | Other | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 555 | \$0 | - |
| Lambda Phi Epsilon National Fraternity, Inc. | Greek Organization | New Brunswick | NJ | Capital One | Same | Yes | 9 | \$74 | 1 |
| Lambda Theta Nu Sorority, Inc. | Greek Organization | San Diego | CA | Capital One | Same | Yes | 25 | \$644 | 2 |
| Lambda Theta Phi | University | Parsippany | NJ | UMB Bank | Same | Yes | 15 | \$60 | 1 |
| LaSalle University Alumni Association | Alumni | Philadelphia | PA | FIA Card Services, N.A. | Same | Yes | 1,341 | \$20,884 | 10 |
| Liberty University | University | Lynchburg | VA | U.S. Bank National Association ND | Terminated | No | 1,095 | \$8,503 | 77 |
| Lock Haven University Alumni Association | Alumni | Lock Haven | PA | Capital One | Same | Yes | 5 | \$206 | - |
| Lock Haven University of Pennsylvania | University | Lock Haven | PA | Pennsylvania State Employees Credit Union | Same | Yes | 9 | \$15 | 3 |
| Longwood University Alumni Association | Alumni | Farmville | VA | FIA Card Services, N.A. | Same | No | 349 | \$4,637 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-------------|-------|---|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Longwood University Alumni Association | Alumni | Farmville | VA | UMB Bank | New | Yes | - | \$0 | - |
| Loyola College in Maryland | University | Baltimore | MD | FIA Card Services, N.A. | Same | Yes | 1,599 | \$75,075 | 2 |
| Loyola Marymount University | University | Los Angeles | CA | Discover Bank | New | Yes | 12 | \$0 | 13 |
| Loyola University New Orleans | University | New Orleans | LA | FIA Card Services, N.A. | Same | Yes | 1,095 | \$21,881 | - |
| LSU Alumni Association | Alumni | Baton Rouge | LA | FIA Card Services, N.A. | Same | Yes | 6,793 | \$252,993 | 204 |
| Manhattan College | University | Riverdale | NY | FIA Card Services, N.A. | Same | No | 842 | \$15,377 | 3 |
| Mansfield University of Pennsylvania | University | Mansfield | PA | Pennsylvania State Employees Credit Union | Same | Yes | 36 | \$10 | 2 |
| Martin Luther College Alumni Association | Alumni | New ULM | MN | UMB Bank | Same | Yes | 56 | \$759 | 4 |
| Massachusetts Institute of Technology (MIT) Alumni Association | Alumni | Cambridge | MA | MIT Federal Credit Union | Same | Yes | 1,159 | \$67,982 | 498 |
| Massachusetts Medical Society | Other | Waltham | MA | FIA Card Services, N.A. | Amended | No | 755 | \$12,842 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|-------------------|-------|--|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| McNeese State University Alumni Association | Alumni | Lake Charles | LA | UMB Bank | New | Yes | - | \$0 | - |
| Michigan State University | University | East Lansing | MI | Michigan State University Federal Credit Union | Same | Yes | 2,937 | \$400,000 | 762 |
| Michigan Technological University | University | Houghton | MI | FIA Card Services, N.A. | Same | Yes | 1,758 | \$50,000 | 13 |
| Millersville University Alumni Association | Alumni | Millersville | PA | Pennsylvania State Employees Credit Union | Same | Yes | 213 | \$4,150 | 83 |
| Millersville University of Pennsylvania | University | Millersville | PA | Pennsylvania State Employees Credit Union | Same | Yes | 9 | \$50 | 10 |
| Miner Alumni Association (MO University of S&T) | Alumni | Rolla | MO | U.S. Bank National Association ND | Terminated | No | 438 | \$0 | 27 |
| Mississippi State University Alumni Association | Alumni | Mississippi State | MS | FIA Card Services, N.A. | Amended | Yes | 5,937 | \$350,000 | 252 |
| Missouri State University Foundation | Foundation | Springfield | MO | FIA Card Services, N.A. | Same | Yes | 2,423 | \$30,289 | 116 |
| Montana State University Alumni Association | Alumni | Bozeman | MT | FIA Card Services, N.A. | Same | Yes | 3,402 | \$125,375 | 6 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-------------|-------|-------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Morehouse School of Medicine National Alumni Association | Alumni | Atlanta | GA | Capital One | Same | Yes | 1 | \$0 | - |
| Mount Saint Mary's College | University | Los Angeles | CA | FIA Card Services, N.A. | Same | No | 252 | \$744 | - |
| Mount Saint Mary's College Maryland | University | Emmetsburg | MD | FIA Card Services, N.A. | Same | No | 456 | \$5,680 | - |
| Murray State University Alumni Association | Alumni | Murray | KY | Commerce Bank | New | Yes | - | \$0 | - |
| National Alumni Association of the University of Alabama | Alumni | Tuscaloosa | AL | FIA Card Services, N.A. | Same | Yes | 11,624 | \$960,000 | 324 |
| National Louis University | University | Evanston | IL | FIA Card Services, N.A. | Same | No | 543 | \$6,102 | - |
| National Student Nurses Association | University | Brooklyn | NY | UMB Bank | New | Yes | 8 | \$369 | 8 |
| NCPA Foundation | Foundation | Alexandria | VA | FIA Card Services, N.A. | Same | No | 483 | \$13,831 | - |
| New England Institute of Technology | Alumni | Warwick | RI | Capital One | Same | Yes | - | \$0 | - |
| New Mexico Highlands University Alumni Association | Alumni | Las Vegas | NM | FIA Card Services, N.A. | Same | No | 157 | \$1,027 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| New Mexico State University Alumni Association | Alumni | Las Cruces | NM | FIA Card Services, N.A. | Same | Yes | 2,239 | \$34,976 | 4 |
| New York University Alumni Association | Alumni | New York | NY | FIA Card Services, N.A. | Amended | Yes | 8,524 | \$383,243 | 520 |
| New York Women in Communications Foundation | Foundation | New York | NY | UMB Bank | Same | Yes | 4 | \$10 | - |
| Niagara University | University | Niagara | NY | FIA Card Services, N.A. | Same | No | 393 | \$4,336 | - |
| North Carolina State University Alumni Association | Alumni | Raleigh | NC | Chase Bank | Same | Yes | 5,926 | \$0 | 2 |
| North Dakota State University Alumni Association | Alumni | Fargo | ND | FIA Card Services, N.A. | Same | No | 281 | \$3,000 | 1 |
| Northeast Triskelion, Inc. | Greek Organization | New York | NY | Capital One | Same | Yes | 12 | \$345 | - |
| Northeastern State University Foundation Inc. | Foundation | Tahlequah | OK | FIA Card Services, N.A. | Same | No | 381 | \$4,873 | - |
| Northeastern University | University | Boston | MA | FIA Card Services, N.A. | Same | Yes | 3,725 | \$11,190 | 826 |
| Northern Arizona University Alumni Association | Alumni | Flagstaff | AZ | Capital One | Same | Yes | 464 | \$12,001 | 181 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|------------------|-------|--|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Northern Illinois University | Alumni | DeKalb | IL | Discover Bank | New | Yes | 13 | \$100,000 | 14 |
| Northern Illinois University Alumni Association | Alumni | DeKalb | IL | FIA Card Services, N.A. | Same | No | 874 | \$203,698 | 2 |
| Northern Kentucky University Foundation | Foundation | Highland Heights | KY | U.S. Bank National Association ND | Same | Yes | 319 | \$0 | 18 |
| Northwest College Foundation | Foundation | Powell | WY | UMB Bank | Same | Yes | 16 | \$314 | 3 |
| Northwest Missouri State University Alumni Association | Alumni | Maryville | MO | U.S. Bank National Association ND | Amended | Yes | 341 | \$0 | 20 |
| Northwestern State University Alumni Association | Alumni | Natchitoches | LA | FIA Card Services, N.A. | Same | No | 349 | \$3,672 | - |
| Northwestern University | University | Evanston | IL | Discover Bank | New | Yes | 109 | \$62,142 | 110 |
| Northwestern University | University | Evanston | IL | GE Capital Retail Bank | Terminated | No | - | \$0 | 4 |
| Norwich University Alumni Association | Alumni | Northfield | VT | USAA Savings Bank | Same | Yes | 295 | \$2,906 | 83 |
| Oakland University | University | Oakland | MI | Michigan State University Federal Credit Union | Same | Yes | 526 | \$25,000 | 163 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-------------|-------|---|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Ohio Northern University Alumni Association | Alumni | Ada | OH | U.S. Bank National Association ND | Same | Yes | 349 | \$0 | 21 |
| Ohio University Foundation | Foundation | Athens | OH | Comenity Capital Bank | New | Yes | 84 | \$101,296 | 91 |
| Oklahoma State University Alumni Association | Alumni | Stillwater | OK | Chase Bank | Same | Yes | 4,900 | \$600,000 | 1 |
| Old Dominion University Alumni Association | Alumni | Norfolk | VA | Capital One | Same | Yes | 275 | \$3,970 | 38 |
| Ole Miss Alumni Association | Alumni | Oxford | MS | Capital One | Same | Yes | 636 | \$0 | 313 |
| Omicron Delta Kappa | Other | Lexington | VA | FIA Card Services, N.A. | Amended | Yes | 1,086 | \$16,182 | - |
| Oregon State University Alumni Association | Alumni | Corvallis | OR | Oregon Community Credit Union and OCCU Card Services, LLC | Same | Yes | 1,032 | \$300,000 | 828 |
| Oswego Alumni Association | Alumni | Oswego | NY | FIA Card Services, N.A. | Same | Yes | 1,115 | \$13,116 | - |
| Otterbein College | University | Westerville | OH | FIA Card Services, N.A. | Same | No | 403 | \$6,992 | - |
| Park University | University | Parkville | MO | UMB Bank | Same | Yes | 7 | \$230 | 5 |

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|---|---------------------|-----------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Penn State Alumni Association | Alumni | University Park | PA | FIA Card Services, N.A. | Amended | Yes | 57,240 | \$2,807,743 | 1,956 |
| Pepperdine University Alumni Association | Alumni | Malibu | CA | U.S. Bank National Association ND | Same | Yes | 678 | \$0 | 46 |
| Phi Delta Kappa International | Other | Bloomington | IN | FIA Card Services, N.A. | Same | Yes | 691 | \$6,338 | - |
| Phi Delta Theta Fraternity | Other | Oxford | OH | FIA Card Services, N.A. | Same | No | 662 | \$0 | - |
| Phi Kappa Phi | Other | Baton Rouge | LA | FIA Card Services, N.A. | Same | No | 5,534 | \$52,488 | 7 |
| Phi Kappa Phi Honor Society | Other | Baton Rouge | LA | Commerce Bank | New | Yes | - | \$0 | - |
| Phi Kappa Sigma Intl. Fraternity | Other | Chester Springs | PA | UMB Bank | Same | Yes | 11 | \$171 | 2 |
| Phi Kappa Tau Fraternity | Other | Oxford | OH | FIA Card Services, N.A. | Same | No | 346 | \$0 | - |
| Phi Lota Alpha Fraternity, Inc. | Other | Brooklyn | NY | UMB Bank | Same | Yes | 22 | \$199 | 3 |
| Phi Rho Eta Fraternity, Inc. | Other | Chicago | IL | UMB Bank | Same | Yes | 1 | \$6 | - |
| Phi Sigma Sigma Foundation | Foundation | Elkridge | MD | FIA Card Services, N.A. | Same | Yes | 435 | \$4,578 | - |
| Phi Theta Kappa International Honor Society | Other | Jackson | MS | FIA Card Services, N.A. | Same | Yes | 12,021 | \$142,966 | 78 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|----------------|-------|---|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Pi Lambda Phi | Other | Danbury | CT | FIA Card Services, N.A. | Same | No | 112 | \$843 | - |
| Pi Sigma Epsilon Inc. | Other | Hartland | WI | FIA Card Services, N.A. | Same | No | 146 | \$1,810 | - |
| Pittsburg State University Alumni Association, Inc. | Alumni | Pittsburg | KS | INTRUST Bank, N.A. | New | Yes | 406 | \$10,000 | - |
| Polytechnic Institute Alumni Association | Alumni | New York | NY | UMB Bank | Same | Yes | 21 | \$146 | 2 |
| Prairie View A&M University - National Alumni Association | Alumni | Prairie View | TX | Capital One | Same | Yes | 14 | \$565 | 4 |
| Princeton University Alumni Association | Alumni | Princeton | NJ | Capital One | Same | Yes | 27 | \$75,077 | 28 |
| Purdue Alumni Association | Alumni | West Lafayette | IN | Purdue Federal Credit Union | Same | Yes | 24,504 | \$1,000,000 | 3,269 |
| Reading Area Community College | University | Reading | PA | Pennsylvania State Employees Credit Union | New | Yes | 2 | \$10 | 2 |
| Rensselaer Polytechnic Institute Alumni Association | Alumni | Troy | NY | U.S. Bank National Association ND | Same | Yes | 792 | \$8,085 | 58 |
| Rhode Island College Alumni Association | Alumni | Providence | RI | U.S. Bank National Association ND | Same | Yes | 664 | \$0 | 43 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|---------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Robert Morris University Alumni Association | Alumni | Coraopolis | PA | FIA Card Services, N.A. | Same | No | 323 | \$2,780 | - |
| Rockhurst University | University | Kansas City | MO | FIA Card Services, N.A. | Same | No | 352 | \$1,527 | - |
| Rollins College Alumni Association | Alumni | Winter Park | FL | FIA Card Services, N.A. | Same | No | 492 | \$8,007 | - |
| Rose Hulman Institute of Technology | University | Terre Haute | IN | FIA Card Services, N.A. | Same | No | 176 | \$1,360 | - |
| Rowan University Alumni Association; Rowan University Foundation | Alumni | Glassboro | NJ | FIA Card Services, N.A. | Same | Yes | 1,244 | \$14,701 | 6 |
| Russell Sage College Alumni Association | Alumni | Troy | NY | UMB Bank | New | Yes | - | \$0 | - |
| Rutgers University Alumni Federation and Rutgers, the State University of New Jersey | University, Alumni | New Brunswick | NJ | U.S. Bank National Association ND | Same | Yes | 5,274 | \$0 | 423 |
| Saint Cloud State University Alumni Association | Alumni | Saint Cloud | MN | FIA Card Services, N.A. | Same | Yes | 1,438 | \$27,831 | 2 |
| Saint Joseph's College Alumni Association | Alumni | Brooklyn | NY | Capital One | Same | Yes | 24 | \$1,873 | 8 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|---------------|-------|---|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Saint Louis University | University | St. Louis | MO | FIA Card Services, N.A. | Same | Yes | 2,520 | \$48,417 | - |
| Saint Mary's College of California | Alumni | Moranga | CA | Capital One | Same | Yes | 14 | \$469 | 3 |
| Saint Peter's College Alumni Association | Alumni | Jersey City | NJ | U.S. Bank National Association ND | Terminated | No | 305 | \$0 | 10 |
| Salisbury University Foundation Inc. | Foundation | Salisbury | MD | FIA Card Services, N.A. | Same | No | 664 | \$11,602 | - |
| San Francisco State University | Foundation | San Francisco | CA | Discover Bank | New | Yes | 146 | \$50,000 | 146 |
| Seminole Boosters Inc. | Other | Tallahassee | FL | FIA Card Services, N.A. | Amended | Yes | 6,276 | \$105,948 | 3 |
| Shippensburg University Foundation Inc. | Foundation | Shippensburg | PA | FIA Card Services, N.A. | Same | Yes | 1,257 | \$17,287 | - |
| Shippensburg University Student Services, Inc. | Other | Shippensburg | PA | Pennsylvania State Employees Credit Union | Same | Yes | 18 | \$30 | 6 |
| Sigma Alpha Epsilon Fraternity | Other | Evanston | IL | FIA Card Services, N.A. | Same | No | 1,095 | \$0 | 1 |
| Sigma Alpha Iota International Music Fraternity | Other | Asheville | NC | FIA Card Services, N.A. | Same | Yes | 561 | \$7,885 | 9 |
| Sigma Beta Delta | Other | St. Louis | MO | FIA Card Services, N.A. | Same | Yes | 289 | \$3,906 | 7 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|------------------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Sigma Chi | Other | Evanston | IL | U.S. Bank National Association ND | Same | Yes | 1,120 | \$17,062 | 100 |
| Sigma Phi Delta Fraternity | Greek Organization | Rockford | IL | Capital One | Same | Yes | 9 | \$1,092 | - |
| Sigma Pi Fraternity International Inc. | Other | Vincennes | IN | FIA Card Services, N.A. | Same | No | 633 | \$0 | 1 |
| Sigma Theta Tau International Honor Society of Nursing Inc. | Other | Indianapolis | IN | FIA Card Services, N.A. | Amended | Yes | 4,098 | \$62,246 | 249 |
| Sigma Xi The Scientific Research Society | Other | RTP | NC | FIA Card Services, N.A. | Same | No | 653 | \$16,184 | 7 |
| Sigma XI, The Scientific Research Society | Other | Research Triangle Park | NC | UMB Bank | New | Yes | - | \$0 | - |
| SIUE Alumni Association | Alumni | Edwardsville | IL | FIA Card Services, N.A. | Same | Yes | 753 | \$16,686 | - |
| Slippery Rock State University Foundation, Inc. | Foundation | Slippery Rock | PA | U.S. Bank National Association ND | Same | Yes | 672 | \$0 | 57 |
| Society of Nuclear Medicine | Other | New York | NY | FIA Card Services, N.A. | Same | No | 574 | \$4,445 | - |
| Society of Women Engineers | Other | New York | NY | FIA Card Services, N.A. | Amended | No | 809 | \$2,735 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|----------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| South Dakota State University Alumni Association | Alumni | Brookings | SD | U.S. Bank National Association ND | Same | Yes | 639 | \$0 | 80 |
| Southeast Missouri State University | University | Cape Girardeau | MO | FIA Card Services, N.A. | Same | No | 1,040 | \$7,777 | - |
| Southeast Missouri University Foundation | Foundation | Cape Girardeau | MO | UMB Bank | New | Yes | 3 | \$124 | 3 |
| Southern Illinois University Alumni Association | Alumni | Carbondale | IL | Capital One | Same | No | 406 | \$75,000 | 369 |
| Southern Methodist University | University, Alumni | Dallas | TX | Commerce Bank | New | Yes | 89 | \$10,000 | 89 |
| St Ambrose University | University | Davenport | IA | FIA Card Services, N.A. | Same | No | 166 | \$601 | - |
| St John's University New York | University | Queens | NY | FIA Card Services, N.A. | Same | Yes | 6,938 | \$100,452 | 7 |
| St. Joseph's University | University | Philadelphia | PA | UMB Bank | New | Yes | 5 | \$50 | 5 |
| St. Louis College of Pharmacy Alumni Association | Alumni | St. Louis | MO | UMB Bank | Same | Yes | 2 | \$18 | - |
| Stanford Alumni Association | Alumni | Stanford | CA | FIA Card Services, N.A. | Same | Yes | 13,428 | \$1,250,000 | 414 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|--------------|-------|---|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| State University of Iowa Alumni Association | Alumni | Iowa City | IA | FIA Card Services, N.A. | Amended | Yes | 12,701 | \$24,669 | 497 |
| Stephen F Austin Alumni Association | Alumni | Nacogdoches | TX | FIA Card Services, N.A. | Same | No | 145 | \$225 | - |
| Stetson University | University | Deland | FL | FIA Card Services, N.A. | Same | No | 709 | \$8,973 | - |
| Stonehill College Inc. | University | Easton | MA | FIA Card Services, N.A. | Same | No | 311 | \$5,109 | - |
| SUNY Cortland Alumni Association | Alumni | Cortland | NY | U.S. Bank National Association ND | Terminated | No | 629 | \$0 | 27 |
| SUNY College at Oneonta Alumni Association, Inc. | Alumni | Oneonta | NY | U.S. Bank National Association ND | Same | Yes | 582 | \$0 | 55 |
| SUNYIT Alumni Association | Alumni | Utica | NY | Capital One | Same | Yes | 2 | \$185 | 1 |
| Susquehanna University | University | Selinsgrove | PA | Pennsylvania State Employees Credit Union | New | Yes | - | \$0 | - |
| Syracuse Football Club | Alumni | Syracuse | NY | Capital One | Same | No | - | \$0 | - |
| Talmudic University | University | Miami | FL | Capital One | Same | Yes | 2 | \$0 | - |
| Tau Kappa Epsilon Fraternity | Other | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 276 | \$0 | 4 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-----------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Temple University of the Commonwealth System of Higher Education | University | Philadelphia | PA | FIA Card Services, N.A. | Same | Yes | 2,069 | \$201,558 | 348 |
| Tennessee State University Alumni Association | Alumni | Nashville | TN | FIA Card Services, N.A. | Same | No | 291 | \$4,902 | - |
| Tennessee Technological University Alumni Association | Alumni | Cookeville | TN | FIA Card Services, N.A. | Amended | No | 1,324 | \$0 | - |
| Texas A&M University Commerce Alumni Association | Alumni | Commerce | TX | FIA Card Services, N.A. | Same | No | 475 | \$0 | - |
| Texas Aggie Corps of Cadets Association | Alumni | College Station | TX | USAA Savings Bank | Same | Yes | 729 | \$24,138 | 109 |
| Texas Christian University | University | Fort Worth | TX | FIA Card Services, N.A. | Same | Yes | 2,965 | \$0 | - |
| Texas State Alumni Association | Alumni | San Marcos | TX | FIA Card Services, N.A. | Same | Yes | 1,906 | \$24,881 | 9 |
| Texas Tech Alumni Association | Alumni | Lubbock | TX | Chase Bank | Amended | No | - | \$470,000 | 4 |
| Texas Tech University | Alumni | Lubbock | TX | Discover Bank | New | Yes | - | \$0 | - |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| The Alumni Association of the State University College at Potsdam | Alumni | Potsdam | NY | U.S. Bank National Association ND | Same | Yes | 373 | \$0 | 23 |
| The Associated Alumnae and Alumni of the Sacred Heart | Alumni | St. Louis | MO | Capital One | Same | Yes | 16 | \$1,095 | - |
| The Board of Trustees of Northern Michigan University | University | Marquette | MI | FIA Card Services, N.A. | Same | No | 757 | \$35 | - |
| The Catholic University of America | University | Washington | DC | FIA Card Services, N.A. | Same | Yes | 1,006 | \$21,290 | 4 |
| The Citadel Alumni Association | Alumni | Charleston | SC | U.S. Bank National Association ND | Same | Yes | 405 | \$0 | 36 |
| The College of New Jersey Alumni Association | Alumni | Ewing | NJ | U.S. Bank National Association ND | Same | Yes | 694 | \$5,173 | 41 |
| The College of the Holy Cross General Alumni Association | Alumni | Worcester | MA | FIA Card Services, N.A. | Same | Yes | 1,713 | \$17,430 | 11 |
| The Ex Students Association of The University of Texas | Alumni | Austin | TX | FIA Card Services, N.A. | Amended | Yes | 25,080 | \$2,256,235 | 496 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| The Foundation of the University of North Carolina at Charlotte | Foundation | Charlotte | NC | FIA Card Services, N.A. | Amended | Yes | 2,099 | \$227,500 | 1 |
| The Fraternity of Phi Gamma Delta Inc. | Other | Lexington | KY | FIA Card Services, N.A. | Same | No | 240 | \$0 | - |
| The George Washington Alumni Association | Alumni | Washington | DC | FIA Card Services, N.A. | Same | Yes | 2,722 | \$96,242 | 142 |
| The Kansas University Alumni Association | Alumni | Lawrence | KS | INTRUST Bank, N.A. | Same | Yes | 12,130 | \$876,968 | 304 |
| The Medical College of Virginia Alumni Association | Alumni | Richmond | VA | FIA Card Services, N.A. | Same | Yes | 240 | \$0 | - |
| The Principia | University | St. Louis | MO | UMB Bank | Same | Yes | 215 | \$4,992 | 9 |
| The State University of West Georgia Foundation Inc. | Foundation | Carrollton | GA | FIA Card Services, N.A. | Same | Yes | 443 | \$6,022 | 1 |
| The Trustees of Columbia University | University | New York | NY | FIA Card Services, N.A. | Amended | Yes | 7,569 | \$169,948 | 533 |
| The United States Naval Academy Alumni Association, Inc. | Alumni | Annapolis | MD | Chase Bank | Amended | No | - | \$3,960 | 76 |
| The University of Georgia Foundation | Foundation | Athens | GA | FIA Card Services, N.A. | Amended | Yes | 17,310 | \$682,920 | 568 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|---------------|-------|-------------------------|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| The William and Mary Alumni Association | Alumni | Williamsburg | VA | FIA Card Services, N.A. | Same | Yes | 4,377 | \$355,000 | 191 |
| Theta Tau | Other | Austin | TX | FIA Card Services, N.A. | Same | No | 175 | \$2,662 | - |
| Thunderbird School of Global Management | University | Glendale | AZ | FIA Card Services, N.A. | Amended | No | 229 | \$805 | - |
| Towson University Foundation Inc. | Foundation | Towson | MD | FIA Card Services, N.A. | Same | Yes | 2,106 | \$90,000 | 3 |
| Trustees of Boston College | University | Boston | MA | GE Capital Retail Bank | Terminated | No | - | \$67,005 | 14 |
| Trustees of the University of Pennsylvania | University | Philadelphia | PA | FIA Card Services, N.A. | Amended | Yes | 9,129 | \$525,000 | 426 |
| U.S. Coast Guard Academy Alumni Association | Alumni | New London | CT | USAA Savings Bank | Same | Yes | 248 | \$10,000 | 118 |
| U.S. Merchant Marine Academy Alumni Association | Alumni | Kings Point | NY | USAA Savings Bank | New | Yes | 97 | \$10,000 | 102 |
| UB Alumni Association Inc. | Alumni | Buffalo | NY | FIA Card Services, N.A. | Same | Yes | 1,774 | \$52,668 | 196 |
| UC Santa Barbara Alumni Association | Alumni | Santa Barbara | CA | Capital One | Same | Yes | 413 | \$5,000 | 68 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|-------------|-------|-------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| UCLA Alumni Association | Alumni | Los Angeles | CA | FIA Card Services, N.A. | Same | Yes | 23,719 | \$451,336 | 2,352 |
| UMKC Alumni Association | Alumni | Kansas City | MO | UMB Bank | Same | Yes | 10 | \$311 | 4 |
| UMKC Bloch School of Business | University | Kansas City | MO | UMB Bank | Same | Yes | 2 | \$13 | - |
| UMKC College of Arts and Sciences | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC Conservatory of Music and Dance | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC School of Biological Sciences | University | Kansas City | MO | UMB Bank | Same | Yes | 1 | \$0 | - |
| UMKC School of Computing and Engineering | University | Kansas City | MO | UMB Bank | Same | Yes | 1 | \$0 | - |
| UMKC School of Dentistry | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC School of Education | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC School of Graduate Studies | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC School of Law | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| UMKC School of Medicine | University | Kansas City | MO | UMB Bank | Same | Yes | 1 | \$0 | - |
| UMKC School of Nursing | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |

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|---|---------------------|-------------|-------|-----------------------------------|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| UMKC School of Pharmacy | University | Kansas City | MO | UMB Bank | Same | Yes | - | \$0 | - |
| University Louisiana Lafayette Alumni Association | Alumni | Lafayette | LA | U.S. Bank National Association ND | Same | Yes | 1,397 | \$0 | 81 |
| University of Alabama at Birmingham National Alumni Society | Alumni | Birmingham | AL | U.S. Bank National Association ND | Same | Yes | 660 | \$0 | 48 |
| University of Alabama Huntsville Alumni Association | Alumni | Huntsville | AL | U.S. Bank National Association ND | Terminated | No | 131 | \$0 | 5 |
| University of Arizona Alumni Association | Alumni | Tucson | AZ | FIA Card Services, N.A. | Amended | Yes | 10,125 | \$1,217,728 | 401 |
| University of Baltimore Alumni Association | Alumni | Baltimore | MD | FIA Card Services, N.A. | Same | No | 370 | \$3,877 | - |
| University of California Irvine Alumni Association | Alumni | Irvine | CA | FIA Card Services, N.A. | Same | Yes | 3,650 | \$553,858 | 2 |
| University of California Santa Cruz Alumni Association | Alumni | Santa Cruz | CA | FIA Card Services, N.A. | Same | Yes | 2,603 | \$363,652 | 4 |
| University of Central Florida Alumni Association | Alumni | Orlando | FL | FIA Card Services, N.A. | Same | Yes | 8,554 | \$300,000 | 508 |

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|---|---------------------|------------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University of Central Oklahoma Alumni Association | Alumni | Edmond | OK | FIA Card Services, N.A. | Same | No | 720 | \$9,732 | - |
| University Of Chicago | University | Chicago | IL | Chase Bank | Same | Yes | 2,154 | \$300,000 | - |
| University of Cincinnati | University | Cincinnati | OH | FIA Card Services, N.A. | Amended | Yes | 320 | \$300,525 | 6 |
| University of Colorado at Colorado Springs Alumni Association | Alumni | Colorado Springs | CO | U.S. Bank National Association ND | Same | Yes | 197 | \$0 | 11 |
| University of Colorado Boulder Alumni Association | Alumni | Boulder | CO | FIA Card Services, N.A. | Same | Yes | 7,054 | \$0 | 88 |
| University of Dayton | University | Dayton | OH | FIA Card Services, N.A. | Same | Yes | 1,130 | \$110,000 | - |
| University of Delaware Alumni Association | Alumni | Newark | DE | FIA Card Services, N.A. | Amended | Yes | 7,843 | \$190,541 | 277 |
| University of Denver Alumni Association | Alumni | Denver | CO | FIA Card Services, N.A. | Same | No | 732 | \$0 | - |

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|--|----------------------------|---------------|-------|---|------------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University Of Florida Alumni Association, Inc., University Of Florida Foundation, Inc. and The University Athletic Association, Inc. | Alumni, Foundation & Other | Gainesville | FL | Chase Bank | Same | Yes | 8,681 | \$0 | 54 |
| University of Hartford Alumni Association | Alumni | West Hartford | MA | U.S. Bank National Association ND | Terminated | No | 629 | \$0 | 20 |
| University of Hawaii at Manoa | University | Honolulu | HI | FIA Card Services, N.A. | Same | No | 3,671 | \$150,000 | 6 |
| University of Houston Alumni Association | Alumni | Houston | TX | FIA Card Services, N.A. | Amended | Yes | 994 | \$50,243 | 352 |
| University of Illinois Alumni Association | Alumni | Urbana | IL | University of Illinois Employees Credit Union | Same | Yes | 9,658 | \$475,000 | 2,111 |
| University Of Kentucky Alumni Association | Alumni | Lexington | KY | Chase Bank | Same | Yes | 5,103 | \$0 | 6 |
| University of Louisiana Monroe Alumni Association | Alumni | Monroe | LA | UMB Bank | New | Yes | 8 | \$501 | 8 |
| University of Maine Alumni Association | Alumni | Orono | ME | University Credit Union | Same | Yes | 106 | \$26,028 | 106 |

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|---|---------------------|----------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University of Mary Washington Alumni Association and University of Mary Washington Foundation | Alumni | Fredericksburg | VA | FIA Card Services, N.A. | Same | Yes | 553 | \$9,710 | - |
| University of Maryland Alumni Association | Alumni | College Park | MD | Capital One | New | Yes | 332 | \$150,000 | 351 |
| University Of Maryland Alumni Association, Inc. and M Club Foundation, University Of Maryland, Inc. | Alumni, Foundation | College Park | MD | Chase Bank | Same | No | - | - | - |
| University of Massachusetts Amherst Alumni Association | Alumni | Amherst | MA | Capital One | Same | Yes | 282 | \$0 | 106 |
| University of Massachusetts Lowell | University | Lowell | MA | U.S. Bank National Association ND | Same | Yes | 721 | \$0 | 43 |
| University of Memphis | University | Memphis | TN | FIA Card Services, N.A. | Same | Yes | 136 | \$100,150 | 4 |
| University of Miami | University | Coral Gables | FL | FIA Card Services, N.A. | Same | Yes | 5,709 | \$405,639 | 673 |

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| University of Minnesota Alumni Association | Alumni | Minneapolis | MN | FIA Card Services, N.A. | Same | Yes | 1,102 | \$477,550 | 446 |
| University of Missouri Alumni Association | Alumni | Columbia | MO | FIA Card Services, N.A. | Same | Yes | 9,136 | \$341,355 | 438 |
| University of Montana Alumni Association | Alumni | Missoula | MT | Capital One | Same | Yes | 166 | \$10,000 | 135 |
| University of Nebraska Omaha Alumni Association | Alumni | Omaha | NE | Capital One | Same | Yes | 106 | \$5,000 | 6 |
| University of Nebraska-Lincoln | Alumni | Lincoln | NE | Discover Bank | New | Yes | 873 | \$125,000 | 877 |
| University of Nevada Reno Foundation | Foundation | Reno | NV | FIA Card Services, N.A. | Same | No | 1,274 | \$0 | - |
| University of New Hampshire Alumni Association | Alumni | Durham | NH | FIA Card Services, N.A. | Amended | Yes | 4,024 | \$90,000 | 236 |
| University of New Mexico Alumni Association | Alumni | Albuquerque | NM | FIA Card Services, N.A. | Same | Yes | 2,123 | \$23,302 | 119 |
| University of New Orleans International Alumni Association | Alumni | New Orleans | LA | Capital One | Same | Yes | 138 | \$2,087 | 27 |

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| University of North Alabama Alumni Association | Alumni | Florence | AL | U.S. Bank National Association ND | Same | Yes | 322 | \$0 | 31 |
| University of North Carolina Greensboro Alumni Association | Alumni | Greensboro | NC | FIA Card Services, N.A. | Same | Yes | 1,876 | \$29,493 | - |
| University of North Dakota Alumni Association | Alumni | Grand Forks | ND | U.S. Bank National Association ND | Amended | Yes | 1,736 | \$36,589 | 94 |
| University of North Texas Alumni Association | Alumni | Denton | TX | Commerce Bank | New | Yes | - | \$0 | - |
| University of Northern Iowa Alumni Association | Alumni | Cedar Falls | IA | FIA Card Services, N.A. | Same | Yes | 3,218 | \$24,298 | 2 |
| University of Notre Dame | University | Notre Dame | IN | FIA Card Services, N.A. | Same | Yes | 4,284 | \$234,167 | 1,505 |
| University of Pittsburgh of the Commonwealth System of Higher Education | University | Pittsburgh | PA | FIA Card Services, N.A. | Same | Yes | 4,889 | \$60,773 | 129 |
| University of Puerto Rico | University | San Juan | PR | Banco Popular de Puerto Rico | Same | Yes | 16,157 | \$63,876 | 760 |
| University of Rhode Island Alumni Association | Alumni | Kingston | RI | Capital One | Same | Yes | 131 | \$52,123 | 134 |

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|--|---------------------|-------------|-------|--------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University of Scranton | University | Scranton | PA | FIA Card Services, N.A. | Same | Yes | 1,964 | \$0 | 11 |
| University of South Alabama National Alumni Association | Alumni | Mobile | AL | Capital One | Same | Yes | 16 | \$745 | 6 |
| University of South Dakota Alumni Association | Alumni | Vermillion | SD | UMB Bank | New | Yes | 2 | \$112 | 2 |
| University of South Florida Alumni Association | Alumni | Tampa | FL | USF Federal Credit Union | New | Yes | 811 | \$114,421 | 495 |
| University of Southern California | University | Los Angeles | CA | FIA Card Services, N.A. | Same | Yes | 18,428 | \$5,100 | 1,658 |
| University of Southern California | University | Los Angeles | CA | USC Credit Union | Same | Yes | 4,656 | \$175,000 | 1,167 |
| University of Southern Mississippi Alumni Association Inc. | Alumni | Hattiesburg | MS | FIA Card Services, N.A. | Same | Yes | 2,007 | \$85,000 | 151 |
| University Of Tennessee | University | Knoxville | TN | Chase Bank | Amended | No | - | - | 2 |
| University of Texas at El Paso Alumni Association | Alumni | El Paso | TX | FIA Card Services, N.A. | Same | Yes | 2,307 | \$0 | 1 |
| University of Texas at San Antonio Alumni Association | Alumni | San Antonio | TX | Capital One | Same | No | 156 | \$0 | 156 |

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|---|---------------------|----------------|-------|---------------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University of Texas at Tyler Foundation | University | Tyler | TX | UMB Bank | Same | Yes | - | \$0 | - |
| University of Texas Medical School Houston Alumni Association | Alumni | Houston | TX | Capital One | Same | Yes | 7 | \$584 | 1 |
| University of Texas Pan American Alumni Association Inc. | Alumni | Edinburg | TX | FIA Card Services, N.A. | Same | No | 1,186 | \$12,579 | 1 |
| University of the Incarnate Word | University | San Antonio | TX | FIA Card Services, N.A. | Amended | No | 219 | \$513 | - |
| University of Utah | University | Salt Lake City | UT | University First Federal Credit Union | Same | Yes | 1,337 | \$0 | 179 |
| University of Utah Alumni Association | Alumni | Salt Lake City | UT | Capital One | Same | Yes | 237 | \$26,600 | 66 |
| University of Vermont-Burlington | Foundation | Burlington | VT | Discover Bank | New | Yes | 4 | \$50,000 | 4 |
| University of Washington Alumni Association | Alumni | Seattle | WA | FIA Card Services, N.A. | Amended | Yes | 5,317 | \$75,193 | 522 |
| University of West Florida Foundation Inc. | Foundation | Pensacola | FL | Pen Air Federal Credit Union | Same | Yes | 84 | \$1,062 | 33 |
| University of Wisconsin Eau Claire Foundation | Foundation | Eau Claire | WI | U.S. Bank National Association ND | Same | Yes | 591 | \$0 | 57 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|---------------|-------|-----------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| University of Wisconsin Milwaukee Alumni Association | Alumni | Milwaukee | WI | U.S. Bank National Association ND | Same | Yes | 1,072 | \$0 | 66 |
| University of Wisconsin Stevens Point Alumni Association | Alumni | Stevens Point | WI | U.S. Bank National Association ND | Same | Yes | 390 | \$0 | 57 |
| University of Wisconsin Whitewater Foundation | Foundation | Whitewater | WI | FIA Card Services, N.A. | Same | Yes | 1,335 | \$40,000 | 1 |
| University of Wyoming Alumni Association | Alumni | Laramie | WY | Capital One | Same | Yes | 411 | \$10,707 | 143 |
| Valdosta State University Alumni | Alumni | Valdosta | GA | UMB Bank | New | Yes | 7 | \$246 | 7 |
| Valdosta State University Alumni Association | Alumni | Valdosta | GA | FIA Card Services, N.A. | Same | No | 1,219 | \$14,244 | - |
| Villanova University | University | Villanova | PA | FIA Card Services, N.A. | Same | Yes | 4,708 | \$158,670 | 291 |
| Virginia Commonwealth University Alumni Association | Alumni | Richmond | VA | FIA Card Services, N.A. | Same | Yes | 1,099 | \$90,000 | - |
| Virginia Military Institute Alumni Association | Alumni | Lexington | VA | USAA Savings Bank | New | Yes | 236 | \$2,342 | 256 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|---------------|-------|-----------------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Virginia Tech Alumni Association | Alumni | Blacksburg | VA | Chase Bank | Amended | No | - | - | 2 |
| Virginia Tech University | Alumni | Blacksburg | VA | Discover Bank | New | Yes | 93 | \$200,000 | 93 |
| Wake Forest University | University | Winston Salem | NC | FIA Card Services, N.A. | Amended | Yes | 2,459 | \$15,039 | 59 |
| Wartburg College | University | Waverly | IA | FIA Card Services, N.A. | Same | No | 212 | \$0 | - |
| Washburn University | University | Topeka | KS | INTRUST Bank, N.A. | Same | Yes | 478 | \$10,514 | 15 |
| Washington State University Alumni Association | Alumni | Pullman | WA | FIA Card Services, N.A. | Amended | Yes | 6,231 | \$223,908 | 126 |
| Wayland Baptist University | University | Plainview | TX | FIA Card Services, N.A. | Same | No | 328 | \$4,313 | - |
| Wayne State University Alumni Association | Alumni | Detroit | MI | Capital One | Same | Yes | 315 | \$0 | 83 |
| Weber State Alumni Association | Alumni | Ogden | VT | U.S. Bank National Association ND | Same | Yes | 536 | \$0 | 44 |
| Webster University Alumni Association | Alumni | St. Louis | MO | FIA Card Services, N.A. | Same | No | 600 | \$3,722 | - |
| Wellesley College Alumnae Association | Alumni | Wellesley | MA | Capital One | Same | Yes | 276 | \$10,000 | 75 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|---|---------------------|----------------|-------|-------------------------|---------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| West Point Association of Graduates | Alumni | West Point | NY | USAA Savings Bank | New | Yes | 538 | \$325,000 | 568 |
| West Point Association of Graduates | Alumni | West Point | NY | FIA Card Services, N.A. | Same | No | 3,888 | \$0 | 1 |
| Western Illinois University Alumni Association | Alumni | Macomb | IL | INTRUST Bank, N.A. | Same | Yes | 441 | \$15,108 | 70 |
| Western Kentucky University Alumni Association | Alumni | Bowling Green | KY | Capital One | Same | Yes | 194 | \$0 | 137 |
| Western Michigan University | Alumni | Kalamazoo | MI | Discover Bank | New | Yes | 122 | \$40,000 | 124 |
| Western Washington University Alumni Association | Alumni | Bellingham | WA | FIA Card Services, N.A. | Same | Yes | 1,065 | \$17,155 | 4 |
| Westminster College New Wilmington | University | New Wilmington | PA | FIA Card Services, N.A. | Same | No | 543 | \$5,488 | - |
| Wichita State University Alumni Association, Inc. | Alumni | Wichita | KS | INTRUST Bank, N.A. | Same | Yes | 3,921 | \$214,049 | 329 |
| William Jewell College | University | Liberty | MO | UMB Bank | Same | Yes | 97 | \$2,398 | - |
| Wisconsin Alumni Association | Alumni | Madison | WI | FIA Card Services, N.A. | Amended | Yes | 17,266 | \$957,396 | 559 |

| Institution or organization | Type of institution | City | State | Credit card Issuer | Status | In effect Jan 1, 2014 | Total open accounts Dec. 31, 2013 | Payments by Issuer in 2013 | New accounts opened in 2013 |
|--|---------------------|--------------|-------|--------------------------------|--------|-----------------------|-----------------------------------|----------------------------|-----------------------------|
| Worcester Polytechnic Institute Alumni Association | Alumni | Worcester | MA | UMB Bank | New | Yes | 10 | \$388 | 10 |
| Wright State University Alumni Association | Alumni | Fairborn | OH | Wright-Patt Credit Union, Inc. | Same | Yes | 307 | \$3,218 | 236 |
| Yale University | University | New Haven | CT | Chase Bank | Same | Yes | 7,729 | \$1,140,000 | 8 |
| Zeta Tau Alpha Fraternity | Other | Indianapolis | IN | FIA Card Services, N.A. | Same | No | 1,701 | \$0 | 24 |

APPENDIX B:

College credit card agreements terminated in 2012

This appendix contains a table listing college credit card agreements that were in effect at some time during 2012 but were terminated by year-end 2012. The table also is organized alphabetically by the name of the institution or organization. This table does not include agreements terminated in 2013, which can be identified from the table in Appendix A.

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|---|-------------------------------------|--------------|-------|-------------------------|
| Alabama State University | University | Montgomery | AL | FIA Card Services, N.A. |
| Alfred State Alumni Association | Alumni Association | Alfred | NY | FIA Card Services, N.A. |
| Alpha Chi Omega | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Alpha Delta Pi Sorority | Other | Atlanta | GA | FIA Card Services, N.A. |
| Alpha Phi Delta Foundation Inc. | Foundation | Monroeville | PA | FIA Card Services, N.A. |
| Alpha Phi International Fraternity | Other | Evanston | IL | FIA Card Services, N.A. |
| Alpha Sigma Alpha Sorority | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Alpha Tau Omega | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Alpha Xi Delta Fraternity | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Alumni Association of George Mason University | Alumni Association | Fairfax | VA | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|--------------|-------|-------------------------|
| Alumni Association of the City College of New York | Alumni Association | New York | NY | FIA Card Services, N.A. |
| Alumni Association of the University of South Dakota | Alumni Association | Vermillion | SD | FIA Card Services, N.A. |
| Alumni Association School of Medicine of Loma Linda University | Alumni Association | Loma Linda | CA | FIA Card Services, N.A. |
| Alverno College | University | Milwaukee | WI | FIA Card Services, N.A. |
| American College of Sports Medicine | Other | Indianapolis | IN | FIA Card Services, N.A. |
| American Health Information Management Association | Other | Chicago | IL | FIA Card Services, N.A. |
| American Society of Landscape Architects | Other | Washington | DC | FIA Card Services, N.A. |
| American Society of Safety Engineers | Other | Des Plaines | IL | FIA Card Services, N.A. |
| Arcadia University | University | Glenside | PA | FIA Card Services, N.A. |
| Association for Computing Machinery | Other | New York | NY | FIA Card Services, N.A. |
| Association of Energy Engineers | Other | Atlanta | GA | FIA Card Services, N.A. |
| Assumption College | University | Worcester | MA | FIA Card Services, N.A. |
| Augusta State University Foundation Inc. | Foundation | Augusta | GA | FIA Card Services, N.A. |
| Augustana College | University | Sioux Falls | SD | FIA Card Services, N.A. |
| Austin Peay State University National Alumni Association | Alumni Association | Clarksville | TN | FIA Card Services, N.A. |
| Babson College Alumni Association; Babson College | Alumni Association | Wellesley | MA | FIA Card Services, N.A. |
| Barnard College | University | New York | NY | FIA Card Services, N.A. |
| Barton College | University | Wilson | NC | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|----------------|-------|-------------------------|
| Beta Alpha Psi | Other | Durham | NC | FIA Card Services, N.A. |
| Beta Chi Theta | Foundation | Pearland | TX | UMB |
| Beta Kappa Psi | Foundation | Marlboro | NJ | UMB |
| Beta Phi Pi | Foundation | Forest Park | IL | UMB |
| Beta Theta Pi | Other | Oxford | OH | FIA Card Services, N.A. |
| Bradley University | University | Peoria | IL | FIA Card Services, N.A. |
| Brookdate Community College Alumni Association | Alumni Association | Lincroft | NJ | UMB |
| Brooklyn College Alumni Association | Alumni Association | Brooklyn | NY | FIA Card Services, N.A. |
| Bryn Mawr College Alumnae Association | Alumni Association | Bryn Mawr | PA | FIA Card Services, N.A. |
| Bucknell University Alumni Association | Alumni Association | Lewisburg | PA | FIA Card Services, N.A. |
| Butler University | University | Indianapolis | IN | FIA Card Services, N.A. |
| Cabrini College | University | Radnor | PA | FIA Card Services, N.A. |
| California State University Stanislaus | University | Turlock | CA | FIA Card Services, N.A. |
| California Veterinary Medical Association | Other | Sacramento | CA | FIA Card Services, N.A. |
| Campbellsville University | University | Campbellsville | KY | FIA Card Services, N.A. |
| Central Connecticut State University Alumni Association Inc. | Alumni Association | New Britain | CT | FIA Card Services, N.A. |
| Chi O Creations | Other | Memphis | TN | FIA Card Services, N.A. |
| Chi Phi Fraternity Inc. | Other | Suwanee | GA | FIA Card Services, N.A. |
| Christopher Newport University | Foundation | Newport News | VA | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|---|-------------------------------------|------------------|-------|-----------------------------------|
| Clarion University Foundation Inc. | Foundation | Clarion | PA | FIA Card Services, N.A. |
| Clarkson University | University | Potsdam | NY | FIA Card Services, N.A. |
| Clayton State Alumni Association | Alumni | Morrow | GA | UMB |
| Coe College | University | Cedar Rapids | IA | FIA Card Services, N.A. |
| Colegio de Farmaceuticos de Puerto Rico | University | San Juan | PR | FIA Card Services, N.A. |
| College of Saint Rose | University | Albany | NY | FIA Card Services, N.A. |
| College of Saint Scholastica | University | Duluth | MN | FIA Card Services, N.A. |
| Colorado College | University | Colorado Springs | CO | FIA Card Services, N.A. |
| Colorado State | Alumni Association | Fort Collins | CO | U.S. Bank National Association ND |
| Cooper Union for the Advancement of Science and Art | University | New York City | NY | FIA Card Services, N.A. |
| Crimson Tide Sports Marketing | Other | Tuscaloosa | AL | BBVA Compass |
| Delaware State University Alumni Association | Alumni Association | Dover | DE | FIA Card Services, N.A. |
| Delta Chi Fraternity Inc. | Other | Iowa City | IA | FIA Card Services, N.A. |
| Delta Kappa Gamma Society International | Other | Austin | TX | FIA Card Services, N.A. |
| Delta Phi Epsilon Sorority | Other | Maryland Heights | MO | FIA Card Services, N.A. |
| Delta Sigma Delta | Other | Nekoosa | WI | FIA Card Services, N.A. |
| Delta Upsilon International Fraternity | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Dickinson College | University | Carlisle | PA | FIA Card Services, N.A. |
| Dominican University | University | River Forest | IL | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|---|-------------------------------------|----------------|-------|-----------------------------------|
| Eastern Illinois University Alumni Association Inc. | Alumni Association | Charleston | IL | FIA Card Services, N.A. |
| Eastern New Mexico University Alumni Association Inc. | Alumni Association | Portales | NM | FIA Card Services, N.A. |
| ECSU Foundation | Foundation | Elizabeth City | NC | UMB |
| Elon College | University | Elon College | NC | FIA Card Services, N.A. |
| Fairfield University | University | Fairfield | CT | FIA Card Services, N.A. |
| Florida Brass Drum & Bugle | Foundation | Pompano Beach | FL | UMB |
| Florida Institute of Technology | Alumni Association | Melbourne | FL | U.S. Bank National Association ND |
| Franklin Pierce College | University | Rindge | NH | FIA Card Services, N.A. |
| Geneva College | University | Beaver Falls | PA | FIA Card Services, N.A. |
| Goldey Beacom College | University | Wilmington | DE | FIA Card Services, N.A. |
| Green Mountain College | University | Poultney | VT | FIA Card Services, N.A. |
| Gustavus Adolphus College | University | Saint Peter | MN | FIA Card Services, N.A. |
| Hampden Sydney College | University | Hampden Sydney | VA | FIA Card Services, N.A. |
| Harding University Inc. | University | Searcy | AR | FIA Card Services, N.A. |
| Harvard Alumni Association | Alumni Association | Cambridge | MA | Barclays Bank Delaware |
| Herbert H Lehman College Foundation Inc. | Foundation | Bronx | NY | FIA Card Services, N.A. |
| Hood College | University | Frederick | MD | FIA Card Services, N.A. |
| Houston Baptist University | University | Houston | TX | FIA Card Services, N.A. |
| Illinois State University Foundation | Foundation | Normal | IL | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|--------------|-------|-----------------------------------|
| Immaculata College | University | Immaculata | PA | FIA Card Services, N.A. |
| Indiana University of Pennsylvania Alumni Association | Alumni Association | Indiana | PA | FIA Card Services, N.A. |
| International Legal Fraternity of Phi Delta Phi | Other | Washington | DC | FIA Card Services, N.A. |
| International Management Company | Other | Tucson | AZ | BBVA Compass |
| Iona College | University | New Rochelle | NY | FIA Card Services, N.A. |
| JMUAA Alumni Association | Alumni Association | Harrisonburg | VA | FIA Card Services, N.A. |
| Kappa Alpha Psi | Other | Philadelphia | PA | FIA Card Services, N.A. |
| Kappa Delta Pi An International Honor Society in Education | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Kappa Delta Rho Fraternity | Other | Greensburg | PA | FIA Card Services, N.A. |
| Kent State University | University | Kent | OH | FIA Card Services, N.A. |
| Kutztown University Alumni Association | Alumni Association | Kutztown | PA | FIA Card Services, N.A. |
| Lafayette College Alumni Association | Alumni Association | Easton | PA | FIA Card Services, N.A. |
| Lambda Sigma Upsilon Latino Fraternity, Inc. | Foundation | Hoboken | NJ | UMB |
| Le Moyne College | University | Syracuse | NY | FIA Card Services, N.A. |
| Lenoir Rhyne College Alumni Association | Alumni Association | Hickory | NC | FIA Card Services, N.A. |
| Letourneau University | University | Longview | TX | FIA Card Services, N.A. |
| Liberty University | Alumni Association | Lynchburg | VA | U.S. Bank National Association ND |
| Louisiana State University Medical Center Foundation | Foundation | New Orleans | LA | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|------------------|-------|-----------------------------------|
| Louisiana Tech University Foundation | Foundation | Ruston | LA | FIA Card Services, N.A. |
| Luther College | University | Decorah | IA | FIA Card Services, N.A. |
| Manhattanville College | University | Purchase | NY | FIA Card Services, N.A. |
| Marshall University Alumni Association | Alumni Association | Huntington | WV | FIA Card Services, N.A. |
| Marymount University | University | Arlington | VA | FIA Card Services, N.A. |
| Mercyhurst College | University | Erie | PA | FIA Card Services, N.A. |
| Miner Alumni Association (MO University of S&T) | Alumni Association | Rolla | MO | U.S. Bank National Association ND |
| Monmouth College | University | Monmouth | IL | FIA Card Services, N.A. |
| Monmouth University | University | West Long Branch | NJ | FIA Card Services, N.A. |
| Montclair State University Alumni Association | Alumni Association | Upper Montclair | NJ | FIA Card Services, N.A. |
| Morgan State University National Alumni Association | Alumni Association | Baltimore | MD | FIA Card Services, N.A. |
| Morrisville College Foundation | Alumni Association | Morrisville | NY | FIA Card Services, N.A. |
| Mountain State University Alumni Association | Alumni Association | Beckley | WV | UMB |
| NACE International | Other | Houston | TX | FIA Card Services, N.A. |
| National Alumnae Association of Spelman College Inc. | Alumni Association | Atlanta | GA | FIA Card Services, N.A. |
| National Association of School Psychologists | Other | Bethesda | MD | FIA Card Services, N.A. |
| National Athletic Trainers Association | Other | Dallas | TX | FIA Card Services, N.A. |
| National Lawyers Guild | Other | New York | NY | FIA Card Services, N.A. |
| National Science Teachers Association | Other | Arlington | VA | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|----------------|-------|-------------------------|
| National Society of Black Engineers | Other | Alexandria | VA | FIA Card Services, N.A. |
| National Society of Collegiate Scholars | Other | Washington | DC | FIA Card Services, N.A. |
| National Student Speech Language Hearing Association | Other | Rockville | MD | FIA Card Services, N.A. |
| National University | University | La Jolla | CA | FIA Card Services, N.A. |
| New Mexico Military Institute | Alumni Association | Roswell | NM | FIA Card Services, N.A. |
| New York Film Academy | University | New York | NY | UMB |
| North Carolina Central University Alumni Association | Alumni Association | Durham | NC | FIA Card Services, N.A. |
| North Texas Exes | Alumni Association | Denton | TX | FIA Card Services, N.A. |
| Northeast Louisiana University Alumni Association | Alumni Association | Monroe | LA | FIA Card Services, N.A. |
| Northeastern Illinois University Foundation | University | Chicago | IL | FIA Card Services, N.A. |
| Oregon State University Alumni Association, Inc. | Alumni Association | Corvallis | OR | Chase Bank N.A. |
| Pace University | University | New York | NY | FIA Card Services, N.A. |
| Pennsylvania Pharmacists Association | Other | Harrisburg | PA | FIA Card Services, N.A. |
| Phi Alpha Delta Law Fraternity International | Other | Baltimore | MD | FIA Card Services, N.A. |
| Phi Eta Sigma | Other | Bowling Green | KY | FIA Card Services, N.A. |
| Phi Kappa Psi | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Phi Mu Alpha Sinfonia Fraternity of America Inc. | Other | Evansville | IN | FIA Card Services, N.A. |
| Phi Mu Fraternity | Other | Tucker | GA | FIA Card Services, N.A. |
| Pi Beta Phi Fraternity Inc. | Other | Town & Country | MO | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|---|-------------------------------------|---------------|-------|-----------------------------------|
| Pi Kappa Alpha Corporation | Other | Memphis | TN | FIA Card Services, N.A. |
| Project Management Institute | Other | Newton Square | PA | UMB |
| Providence College Alumni Association | Alumni Association | Providence | RI | FIA Card Services, N.A. |
| Rhode Island School of Design | University | Providence | RI | FIA Card Services, N.A. |
| Rider University | University | Lawrenceville | NJ | FIA Card Services, N.A. |
| Russell Sage College Alumnae Association | Alumni Association | Troy | NY | FIA Card Services, N.A. |
| Saint Joseph's College | University | Rensselaer | IN | FIA Card Services, N.A. |
| Siena College | University | Loudonville | NY | FIA Card Services, N.A. |
| Sigma Kappa Sorority | Other | Indianapolis | IN | FIA Card Services, N.A. |
| Sigma Nu Fraternity Inc. | Other | Lexington | VA | FIA Card Services, N.A. |
| Sigma Sigma Sigma | Other | Woodstock | VA | FIA Card Services, N.A. |
| Sigma Tau Gamma Fraternity Inc. | Other | Warrensburg | MO | FIA Card Services, N.A. |
| South Dakota School of Mines and Technology Foundation | Foundation | Rapid City | SD | FIA Card Services, N.A. |
| St John's University | University | Collegeville | MN | FIA Card Services, N.A. |
| St Lawrence University | University | Canton | NY | FIA Card Services, N.A. |
| St Norbert College | University | De Pere | WI | FIA Card Services, N.A. |
| St. Peters College | Alumni Association | Jersey City | NJ | U.S. Bank National Association ND |
| State University of New York Brockport Alumni Association | Alumni Association | Brockport | NY | FIA Card Services, N.A. |
| Stephens College | University | Columbia | MO | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|---------------|-------|-----------------------------------|
| SUNY – Cortland | Alumni Association | Cortland | NY | U.S. Bank National Association ND |
| SUNY Fredonia Alumni Association | Alumni Association | Fredonia | NY | FIA Card Services, N.A. |
| Syracuse University | University | Syracuse | NY | FIA Card Services, N.A. |
| Texas Women's University Former Students Association | Alumni Association | Denton | TX | FIA Card Services, N.A. |
| The Alumnae Association of Mount Holyoke College | Alumni Association | South Hadley | MA | FIA Card Services, N.A. |
| The Association Of Alumni, Former Students, And Friends Of SIU | Alumni Association | Carbondale | IL | Chase Bank N.A. |
| The Colleges of the Seneca Inc. | University | Geneva | NY | FIA Card Services, N.A. |
| The Ohio State University Alumni Association Inc. | Alumni Association | Columbus | OH | FIA Card Services, N.A. |
| The Trustees of Dartmouth College | University | Hanover | NH | FIA Card Services, N.A. |
| Thomas M. Cooley Law School | University | Lansing | MI | FIA Card Services, N.A. |
| UCSD Alumni Association | Alumni Association | La Jolla | CA | FIA Card Services, N.A. |
| Union College NY | University | Schenectady | NY | FIA Card Services, N.A. |
| Universidad Interamericana de Puerto Rico | University | San Juan | PR | FIA Card Services, N.A. |
| University of Alabama Huntsville Alumni Association | Alumni Association | Huntsville | AL | U.S. Bank National Association ND |
| University of California San Francisco | Alumni Association | San Francisco | CA | FIA Card Services, N.A. |
| University of Central Arkansas Alumni Association | Alumni Association | Conway | AR | FIA Card Services, N.A. |
| University of Connecticut Alumni Association Inc. | Alumni Association | Storrs | CT | FIA Card Services, N.A. |
| University of Evansville | University | Evansville | IN | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|---------------|-------|-----------------------------------|
| University of Hartford | Alumni Association | West Hartford | MA | U.S. Bank National Association ND |
| University of Missouri St Louis Alumni Association | Alumni Association | St. Louis | MO | FIA Card Services, N.A. |
| University Of Oregon Alumni Association, Inc. | Alumni | Eugene | OR | Chase Bank N.A. |
| University of Redlands | University | Redlands | CA | FIA Card Services, N.A. |
| University of South Florida Alumni Association Inc. | Alumni Association | Tampa | FL | FIA Card Services, N.A. |
| University of Southern Indiana Alumni Association | Alumni Association | Evansville | IN | FIA Card Services, N.A. |
| University of Southern Maine | University | Portland | ME | FIA Card Services, N.A. |
| University of St Thomas | University | Houston | TX | FIA Card Services, N.A. |
| University of Tampa National Alumni Association | Alumni Association | Tampa | FL | FIA Card Services, N.A. |
| University of Texas at Arlington Alumni Association | Alumni Association | Arlington | TX | FIA Card Services, N.A. |
| University of Texas at Dallas Alumni Association | Alumni Association | Richardson | TX | FIA Card Services, N.A. |
| University of Tulsa | University | Tulsa | OK | FIA Card Services, N.A. |
| University of Wisconsin Green Bay Alumni Association | Alumni Association | Green Bay | WI | FIA Card Services, N.A. |
| University of Wisconsin Oshkosh Foundation | Foundation | Oshkosh | WI | FIA Card Services, N.A. |
| University of Wisconsin Parkside Alumni Association | Alumni Association | Kenosha | WI | FIA Card Services, N.A. |
| University of Wisconsin Platteville Alumni Association | Alumni Association | Platteville | WI | FIA Card Services, N.A. |
| VMI Alumni Association | Alumni Association | Lexington | VA | FIA Card Services, N.A. |
| Wagner College | University | Staten Island | NY | FIA Card Services, N.A. |
| Washington and Lee University | University | Lexington | VA | FIA Card Services, N.A. |

| Institution or organization | Type of institution or organization | City | State | Credit card Issuer |
|--|-------------------------------------|--------------|-------|-------------------------|
| Waynesburg College | University | Waynesburg | PA | FIA Card Services, N.A. |
| West Chester University Alumni Association | Alumni Association | West Chester | PA | FIA Card Services, N.A. |
| West Liberty State College Alumni Association | Alumni Association | West Liberty | WV | FIA Card Services, N.A. |
| West Virginia University Alumni Association | Alumni Association | Morgantown | WV | FIA Card Services, N.A. |
| Western Carolina University Alumni Association | Alumni Association | Cullowhee | NC | FIA Card Services, N.A. |
| Western Connecticut State University | University | Danbury | CT | FIA Card Services, N.A. |
| Western Michigan University | University | Kalamazoo | MI | PNC |
| Western Oregon University Development Foundation | Foundation | Monmouth | OR | FIA Card Services, N.A. |
| Western State College Alumni Association | Alumni Association | Gunnison | CO | FIA Card Services, N.A. |
| Westfield State College Foundation | Foundation | Westfield | MA | FIA Card Services, N.A. |
| Who's Who Among Students in American Universities and Colleges | Other | Tuscaloosa | AL | FIA Card Services, N.A. |
| William Marsh Rice University | University | Houston | TX | FIA Card Services, N.A. |
| William Paterson University Alumni Association | Alumni Association | Wayne | NJ | FIA Card Services, N.A. |
| Wilmington College | University | Wilmington | OH | FIA Card Services, N.A. |
| Wofford College | University | Spartanburg | SC | FIA Card Services, N.A. |
| Wright State University Alumni Association | Alumni Association | Dayton | OH | FIA Card Services, N.A. |
| Zeta Beta Tau Fraternity Inc. | Other | Indianapolis | IN | FIA Card Services, N.A. |

APPENDIX C:

Corrected information for UMB agreements

In last year's report, UMB Bank, N.A. submitted its 2012 data in a modified excel format. This caused a processing error during the compilation with the aggregate data. The Bureau reconciled the error in this year's report. The corrected 2012 UMB information is included in this appendix. Please note that all data included in this report reflect this correction.

| Institution or organization | Type of Institution or organization | City | State | Credit card Issuer | Status | In effect as of beginning of next year | Total open accounts as of end of reporting year | Payments by Issuer | New accounts opened in reporting year |
|--|-------------------------------------|-------------|-------|--------------------|--------|--|---|--------------------|---------------------------------------|
| Beta Chi Theta | Other | Pearland | TX | UMB Bank | New | Yes | 2 | \$0 | 0 |
| Beta Kappa Psi | Other | Marlboro | NJ | UMB Bank | New | Yes | 1 | \$0 | 0 |
| Beta Phi Pi | Other | Forest Park | IL | UMB Bank | New | Yes | 1 | \$2 | 0 |
| Brookdate Community College Alumni Association | Alumni Association | Lincroft | NJ | UMB Bank | Same | No | 0 | \$0 | 0 |
| Clayton State Alumni Association | Alumni Association | Morrow | GA | UMB Bank | Same | Yes | 4 | \$9 | 0 |
| College of West Africa Alumni Association USA | Alumni Association | Bowie | MD | UMB Bank | Same | Yes | 1 | \$21 | 4 |

| Institution or organization | Type of Institution or organization | City | State | Credit card Issuer | Status | In effect as of beginning of next year | Total open accounts as of end of reporting year | Payments by Issuer | New accounts opened in reporting year |
|--|-------------------------------------|-----------------|-------|--------------------|--------|--|---|--------------------|---------------------------------------|
| Delaware Technical & Community College Educational | University | Dover | DE | UMB Bank | New | Yes | 2 | \$3 | 0 |
| ECSU Foundation | Foundation | Elizabeth City | NC | UMB Bank | New | Yes | 3 | \$19 | 0 |
| Florida Brass Drum & Bugle | Other | Pompano Beach | FL | UMB Bank | New | Yes | 5 | \$17 | 0 |
| Lambda Sigma Upsilon Latino Fraternity | Other | Hoboken | NJ | UMB Bank | New | Yes | 8 | \$88 | 2 |
| Lambda Theta Phi | Other | Parsippany | NJ | UMB Bank | New | Yes | 20 | \$112 | 1 |
| Martin Luther College Alumni Association | Alumni Association | New Ulm | MN | UMB Bank | Same | Yes | 70 | \$642 | 13 |
| Mountain State University Alumni Association | Alumni Association | Beckley | WV | UMB Bank | Same | Yes | 8 | \$40 | 0 |
| New York Film Academy | University | New York | NY | UMB Bank | New | Yes | 10 | \$24 | 0 |
| New York Women in Communications Foundation | Foundation | New York | NY | UMB Bank | New | Yes | 5 | \$27 | 0 |
| Northwest College Foundation | Foundation | Powell | WY | UMB Bank | New | Yes | 15 | \$324 | 1 |
| Park University | University | Kansas City | MO | UMB Bank | New | Yes | 2 | \$0 | 2 |
| Phi Kappa Sigma Intl. Fraternity | Other | Chester Springs | PA | UMB Bank | New | Yes | 10 | \$266 | 1 |

| Institution or organization | Type of Institution or organization | City | State | Credit card Issuer | Status | In effect as of beginning of next year | Total open accounts as of end of reporting year | Payments by Issuer | New accounts opened in reporting year |
|--|-------------------------------------|---------------|-------|--------------------|--------|--|---|--------------------|---------------------------------------|
| Phi Lota Alpha Fraternity, Inc. | Other | Brooklyn | NY | UMB Bank | New | Yes | 23 | \$215 | 4 |
| Phi Rho Eta Fraternity, Inc. | Other | Chicago | IL | UMB Bank | New | Yes | 1 | \$27 | 0 |
| Polytechnic Institute Alumni Association | Alumni Association | Brooklyn | NY | UMB Bank | Same | Yes | 25 | \$295 | 4 |
| Project Management Institute | Other | Newton Square | PA | UMB Bank | New | Yes | 52 | \$306 | 0 |
| St. Louis College of Pharmacy Alumni Association | Alumni Association | St. Louis | MO | UMB Bank | Same | Yes | 3 | \$98 | 0 |
| The Principia | University | St Louis | MO | UMB Bank | Same | Yes | 244 | \$5,749 | 25 |
| UMKC Alumni Association | Alumni Association | Kansas City | MO | UMB Bank | Same | Yes | 7 | \$252 | 1 |
| UMKC Bloch School of Business | University | Kansas City | MO | UMB Bank | Same | Yes | 2 | \$85 | 1 |
| UMKC College of Arts and Sciences | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC Conservatory of Music and Dance | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Biological Sciences | University | Kansas City | MO | UMB Bank | Same | Yes | 1 | \$1 | 0 |
| UMKC School of Computing and Engineering | University | Kansas City | MO | UMB Bank | Same | Yes | 1 | \$0 | 1 |

| Institution or organization | Type of Institution or organization | City | State | Credit card Issuer | Status | In effect as of beginning of next year | Total open accounts as of end of reporting year | Payments by Issuer | New accounts opened in reporting year |
|--------------------------------------|-------------------------------------|-------------|-------|--------------------|--------|--|---|--------------------|---------------------------------------|
| UMKC School of Dentistry | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Education | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Graduate Studies | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Law | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Medicine | University | Kansas City | MO | UMB Bank | Same | Yes | 2 | \$2 | 2 |
| UMKC School of Nursing | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| UMKC School of Pharmacy | University | Kansas City | MO | UMB Bank | Same | Yes | 0 | \$0 | 0 |
| University of Texas Tyler Foundation | Foundation | Tyler | TX | UMB Bank | New | Yes | 0 | \$0 | 0 |
| William Jewell College | University | Liberty | MO | UMB Bank | Same | Yes | 129 | \$2,807 | 0 |

APPENDIX D:

Year-end open accounts by issuer 2009-2013

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|---|---------|---------|-----------|-----------|-----------|-------------------------|-----------------------------|
| FIA Card Services, N.A. | 764,713 | 983,670 | 1,260,973 | 1,445,088 | 1,605,969 | -841,256 | -52% |
| Chase Bank | 34,493 | 83,390 | 95,910 | 120,295 | 217,917 | -183,424 | -84% |
| INTRUST Bank, N.A. | 33,445 | 31,614 | 27,581 | 31,608 | 33,913 | -468 | -1% |
| U.S. Bank National Association ND | 32,338 | 37,935 | 56,521 | 48,644 | 122,163 | -89,825 | -74% |
| Purdue Federal Credit Union | 24,504 | 22,567 | 17,919 | 16,358 | 14,176 | 10,328 | 73% |
| Banco Popular de Puerto Rico | 16,157 | 16,500 | 17,122 | 22,131 | 22,659 | -6,502 | -29% |
| University of Illinois Employees Credit Union | 9,658 | 7,526 | 4,222 | 771 | 0 | 9,658 | - |
| Capital One | 8,077 | 6,204 | 3,250 | 48 | 0 | 8,077 | - |
| USAA Savings Bank | 4,883 | 3,615 | 958 | 1,289 | 539 | 4,344 | 806% |
| USC Credit Union | 4,656 | 256 | 184 | 104 | 0 | 4,656 | - |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|---|-------|-------|-------|-------|-------|-------------------------|-----------------------------|
| Oregon Community Credit Union and OCCU Card Services, LLC | 4,199 | 1,163 | 0 | 0 | 0 | 4,199 | - |
| Michigan State University Federal Credit Union | 3,463 | 2,701 | 1,438 | 210 | 275 | 3,188 | 1159% |
| Elevations Credit Union | 1,715 | 2,336 | 2,579 | 2,053 | 2,408 | -693 | -29% |
| Discover Bank | 1,647 | 0 | 0 | 0 | 0 | 1,647 | - |
| University First Federal Credit Union | 1,337 | 0 | 0 | 0 | 0 | 1,337 | - |
| UMB Bank | 1,325 | 657 | 373 | 418 | 232 | 1,093 | 471% |
| MIT Federal Credit Union | 1,159 | 175 | 0 | 0 | 0 | 1,159 | - |
| USF Federal Credit Union | 811 | 0 | 0 | 0 | 0 | 811 | - |
| Pennsylvania State Employees Credit Union | 486 | 2,290 | 3,236 | 9,121 | 9,349 | -8,863 | -95% |
| Wright-Patt Credit Union, Inc. | 307 | 71 | 0 | 0 | 0 | 307 | - |
| Carolina Trust FCU | 135 | 96 | 64 | 25 | 0 | 135 | - |
| University Credit Union | 106 | 0 | 0 | 0 | 0 | 106 | - |
| Commerce Bank | 89 | 0 | 0 | 0 | 376 | -287 | -76% |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|------------------------------|----------------|------------------|------------------|------------------|------------------|-------------------------|-----------------------------|
| Pen Air Federal Credit Union | 86 | 55 | 29 | 0 | 0 | 86 | - |
| Comenity Capital Bank | 84 | 0 | 0 | 0 | 0 | 84 | - |
| First National Bank of Omaha | 0 | 0 | 0 | 729 | 1,062 | -1,062 | -100% |
| Barclays Bank Delaware | 0 | 8,300 | 8,845 | 6,740 | 5,771 | -5,771 | -100% |
| PNC Bank, N.A. | 0 | 0 | 1,617 | 2,444 | 3,218 | -3,218 | -100% |
| GE Capital Retail Bank | 0 | 819 | 840 | 978 | 1,484 | -1,484 | -100% |
| Compass Bank | 0 | 4 | 3 | 0 | 0 | 0 | - |
| Total | 949,873 | 1,211,944 | 1,503,664 | 1,709,054 | 2,041,511 | -1,091,638 | -53% |

APPENDIX E:

New accounts by issuer 2009-2013

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|---|--------|--------|--------|--------|--------|-------------------------|-----------------------------|
| FIA Card Services, N.A. | 30,277 | 26,566 | 23,103 | 30,193 | 38,610 | -8,333 | -22% |
| Capital One | 3,439 | 2,859 | 3,250 | 48 | 0 | 3,439 | - |
| Purdue Federal Credit Union | 3,269 | 3,126 | 2,877 | 2,642 | 2,374 | 895 | 38% |
| Oregon Community Credit Union and OCCU Card Services, LLC | 3,036 | 1,163 | 0 | 0 | 0 | 3,036 | - |
| U.S. Bank National Association ND | 2,242 | 2,531 | 2,892 | 6,990 | 7,911 | -5,669 | -72% |
| University of Illinois Employees Credit Union | 2,111 | 3,306 | 3,452 | 779 | 0 | 2,111 | - |
| Discover Bank | 1,656 | 0 | 0 | 0 | 0 | 1,656 | - |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|--|-------|-------|-------|-------|-------|-------------------------|-----------------------------|
| USAA Savings Bank | 1,415 | 924 | 1,029 | 1,541 | 539 | 876 | 163% |
| USC Credit Union | 1,167 | 99 | 83 | 104 | 0 | 1,167 | - |
| INTRUST Bank, N.A. | 1,157 | 1,275 | 1,244 | 1,027 | 1,313 | -156 | -12% |
| Michigan State University Federal Credit Union | 925 | 1,361 | 1,180 | 48 | 76 | 849 | 1117% |
| Banco Popular de Puerto Rico | 760 | 597 | 442 | 626 | 627 | 133 | 21% |
| MIT Federal Credit Union | 498 | 50 | 0 | 0 | 0 | 498 | - |
| USF Federal Credit Union | 495 | 0 | 0 | 0 | 0 | 495 | - |
| Wright-Patt Credit Union, Inc. | 236 | 71 | 0 | 0 | 0 | 236 | - |
| Pennsylvania State Employees Credit Union | 197 | 282 | 54 | 81 | 1,475 | -1,278 | -87% |
| University First Federal Credit Union | 179 | 0 | 0 | 0 | 0 | 179 | - |
| Chase Bank | 160 | 156 | 157 | 236 | 529 | -369 | -70% |
| University Credit Union | 106 | 0 | 0 | 0 | 0 | 106 | - |
| UMB Bank | 103 | 62 | 94 | 186 | 31 | 72 | 232% |
| Comenity Capital Bank | 91 | 0 | 0 | 0 | 0 | 91 | - |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|------------------------------|---------------|---------------|---------------|---------------|---------------|-------------------------|-----------------------------|
| Commerce Bank | 89 | 0 | 0 | 0 | 1 | 88 | 8800% |
| Elevations Credit Union | 81 | 0 | 143 | 145 | 534 | -453 | -85% |
| Carolina Trust FCU | 39 | 32 | 39 | 25 | 0 | 39 | - |
| Pen Air Federal Credit Union | 34 | 27 | 0 | 0 | 0 | 34 | - |
| GE Capital Retail Bank | 18 | 135 | 43 | 66 | 77 | -59 | -77% |
| PNC Bank, N.A. | 0 | 0 | 16 | 23 | 323 | -323 | -100% |
| Barclays Bank Delaware | 0 | 300 | 3,126 | 1,625 | 1,326 | -1,326 | -100% |
| Compass Bank | 0 | 2 | 3 | 0 | 0 | 0 | - |
| First National Bank of Omaha | 0 | 0 | 0 | 0 | 1 | -1 | -100% |
| Total | 53,780 | 44,924 | 43,227 | 46,385 | 55,747 | -1,967 | -4% |

APPENDIX F:

Agreements with highest year-end open account volume 2013

| Institution or organization | Credit card Issuer | 2013 | 2012 | Rank as of 12/31/2012 |
|--|-----------------------------|----------------|----------------|-----------------------|
| Penn State Alumni Association | FIA Card Services, N.A. | 57,240 | 60,490 | 1 |
| Alumni Association of the University of Michigan | FIA Card Services, N.A. | 29,393 | 31,090 | 2 |
| Golden Key International Honour Society | FIA Card Services, N.A. | 27,953 | 30,560 | 3 |
| Association of Former Students of Texas AM University | FIA Card Services, N.A. | 27,371 | 29,868 | 4 |
| The Ex Students Association of The University of Texas | FIA Card Services, N.A. | 25,080 | 27,635 | 5 |
| Purdue Alumni Association | Purdue Federal Credit Union | 24,504 | 22,567 | 8 |
| UCLA Alumni Association | FIA Card Services, N.A. | 23,719 | 24,201 | 6 |
| Indiana University Alumni Association | FIA Card Services, N.A. | 21,789 | 23,370 | 7 |
| University of Southern California | FIA Card Services, N.A. | 18,428 | 18,768 | 9 |
| The University of Georgia Foundation | FIA Card Services, N.A. | 17,310 | 18,208 | 11 |
| Total | | 272,787 | 286,757 | |

APPENDIX G:

Agreements with highest new account volume 2013

| Institution or organization | Credit card Issuer | 2013 | 2012 | Rank as of 12/31/2012 |
|--|---|---------------|-------------------------------|------------------------------|
| Purdue Alumni Association | Purdue Federal Credit Union | 3,269 | 3,126 | 2 |
| UCLA Alumni Association | FIA Card Services, N.A. | 2,352 | 1,521 | 5 |
| Alumni Association of the University of Oregon | Oregon Community Credit Union and OCCU Card Services, LLC | 2,208 | 959 | 10 |
| University of Illinois Alumni Association | University of Illinois Employees Credit Union | 2,111 | 3,306 | 1 |
| Penn State Alumni Association | FIA Card Services, N.A. | 1,956 | 1,394 | 6 |
| University of Southern California | FIA Card Services, N.A. | 1,658 | 1,608 | 4 |
| University of Notre Dame | FIA Card Services, N.A. | 1,505 | 927 | 11 |
| Alumni Association of the University of Michigan | FIA Card Services, N.A. | 1,414 | 1,190 | 8 |
| California Alumni Association | FIA Card Services, N.A. | 1,245 | 1,179 | 9 |
| University of Southern California | USC Credit Union | 1,167 | New in 2013, no 2012 accounts | New in 2013, no 2012 ranking |
| Total | | 18,885 | 15,210 | |

APPENDIX H:

Issuer payments 2009-2013

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|---|--------------|--------------|--------------|--------------|--------------|-------------------------|-----------------------------|
| FIA Card Services, N.A. | \$32,172,822 | \$35,581,416 | \$44,686,687 | \$55,597,361 | \$61,968,307 | -\$29,795,485 | -48% |
| Chase Bank | \$3,413,960 | \$5,855,531 | \$7,698,583 | \$9,175,575 | \$13,892,863 | -\$10,478,903 | -75% |
| INTRUST Bank, N.A. | \$2,044,634 | \$2,004,998 | \$2,057,979 | \$1,977,580 | \$1,781,180 | \$263,454 | 15% |
| Purdue Federal Credit Union | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$0 | 0% |
| Discover Bank | \$752,142 | \$0 | \$0 | \$0 | \$0 | \$752,142 | - |
| Capital One | \$663,063 | \$1,324,876 | \$1,020,039 | \$451 | \$0 | \$663,063 | - |
| Oregon Community Credit Union and OCCU Card Services, LLC | \$605,000 | \$450,000 | \$0 | \$0 | \$0 | \$605,000 | - |
| USAA Savings Bank | \$594,441 | \$214,714 | \$161,490 | \$111,487 | \$84,530 | \$509,911 | 603% |
| University of Illinois Employees Credit Union | \$475,000 | \$487,500 | \$750,000 | \$500,000 | \$0 | \$475,000 | - |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|--|-----------|-------------|-------------|-------------|-------------|-------------------------|-----------------------------|
| Michigan State University Federal Credit Union | \$425,000 | \$435,000 | \$435,000 | \$150,000 | \$60,000 | \$365,000 | 608% |
| USC Credit Union | \$175,000 | \$39,000 | \$38,000 | \$38,000 | \$0 | \$175,000 | - |
| U.S. Bank National Association ND | \$123,748 | \$124,979 | \$1,492,648 | \$1,875,994 | \$2,502,744 | -\$2,378,996 | -95% |
| USF Federal Credit Union | \$114,421 | \$0 | \$0 | \$0 | \$0 | \$114,421 | - |
| Comenity Capital Bank | \$101,296 | \$0 | \$0 | \$0 | \$0 | \$101,296 | - |
| MIT Federal Credit Union | \$67,982 | \$20,000 | \$0 | \$0 | \$0 | \$67,982 | - |
| GE Capital Retail Bank | \$67,005 | \$1,528,572 | \$1,525,533 | \$1,525,678 | \$1,725,816 | -\$1,658,812 | -96% |
| Banco Popular de Puerto Rico | \$63,876 | \$74,706 | \$77,799 | \$78,016 | \$58,729 | \$5,147 | 9% |
| UMB Bank | \$26,754 | \$11,431 | \$10,310 | \$14,975 | \$3,734 | \$23,020 | 617% |
| University Credit Union | \$26,028 | \$0 | \$0 | \$0 | \$0 | \$26,028 | - |
| Commerce Bank | \$10,000 | \$0 | \$0 | \$0 | \$6,329 | \$3,671 | 58% |
| Pennsylvania State Employees Credit Union | \$7,150 | \$8,320 | \$270 | \$405 | \$7,375 | -\$225 | -3% |
| Wright-Patt Credit Union, Inc. | \$3,218 | \$15,000 | \$0 | \$0 | \$0 | \$3,218 | - |
| Pen Air Federal Credit Union | \$1,062 | \$694 | \$29 | \$0 | \$0 | \$1,062 | - |

| Credit card Issuer | 2013 | 2012 | 2011 | 2010 | 2009 | Net change 2009 to 2013 | Percent change 2009 to 2013 |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------------------|-----------------------------|
| Carolina Trust FCU | \$906 | \$735 | \$558 | \$80 | \$0 | \$906 | - |
| University First Federal Credit Union | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | - |
| PNC Bank, N.A. | \$0 | \$0 | \$200,000 | \$200,000 | \$200,000 | -\$200,000 | -100% |
| Elevations Credit Union | \$0 | \$0 | \$3,752 | \$3,950 | \$3,372 | -\$3,372 | -100% |
| Compass Bank | \$0 | \$230,000 | \$350,000 | \$198,000 | \$150,000 | -\$150,000 | -100% |
| First National Bank of Omaha | \$0 | \$0 | \$0 | \$12,433 | \$17,788 | -\$17,788 | -100% |
| Barclays Bank Delaware | \$0 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | -\$1,000,000 | -100% |
| Total | \$42,934,507 | \$50,407,472 | \$62,508,677 | \$73,459,987 | \$84,462,767 | -\$41,528,260 | -49% |

APPENDIX I:

Agreements with highest issuer payments 2013

| Institution or organization | Credit card Issuer | 2013 | 2012 | Rank as of 12/31/2012 |
|---|-------------------------|---------------------|---------------------|-----------------------|
| Penn State Alumni Association | FIA Card Services, N.A. | \$2,807,743 | \$2,742,743 | 1 |
| The Ex Students Association of The University of Texas | FIA Card Services, N.A. | \$2,256,235 | \$679,507 | 24 |
| Alumni Association of the University of Michigan | FIA Card Services, N.A. | \$1,900,000 | \$1,800,000 | 2 |
| California Alumni Association | FIA Card Services, N.A. | \$1,358,992 | \$1,353,450 | 5 |
| Association of Former Students of Texas AM University | FIA Card Services, N.A. | \$1,259,690 | \$1,209,702 | 7 |
| General Alumni Association of University of North Carolina at Chapel Hill | FIA Card Services, N.A. | \$1,250,000 | \$1,250,000 | 6 |
| Stanford Alumni Association | FIA Card Services, N.A. | \$1,250,000 | \$750,000 | 23 |
| University of Arizona Alumni Association | FIA Card Services, N.A. | \$1,217,728 | \$70,428 | 108 |
| Golden Key International Honour Society | FIA Card Services, N.A. | \$1,147,679 | \$898,924 | 19 |
| Yale University | Chase Bank N.A. | \$1,140,000 | \$1,140,000 | 9 |
| Total | | \$15,588,066 | \$11,894,754 | |