

College credit card agreements

Annual report to Congress



Consumer Financial
Protection Bureau

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Table of contents

Table of contents.....	2
1. Introduction.....	4
2. Summary of findings	8
3. College credit card results.....	10
3.1 Issuers.....	11
3.2 Agreements	14
3.3 Partner entities	18
3.4 Account volume	21
3.5 Payments.....	27
4. School disclosure of credit card agreements	30
4.1 Institution selection methodology	31
4.2 Agreement accessibility methodology.....	31
4.3 Results.....	32
5. Debit card and checking account agreements.....	34
5.1 Agreement types	35
5.2 Public disclosure.....	36
5.3 Compliance activity	39

Appendix A:	40
College credit card agreements in effect in 2013	40
Appendix B:	88
College credit card agreements terminated in 2012	88
Appendix C:	100
Corrected information for UMB agreements.....	100
Appendix D:	104
Year-end open accounts by issuer 2009-2013.....	104
Appendix E:	107
New accounts by issuer 2009-2013	107
Appendix F:	110
Agreements with highest year-end open account volume 2013.....	110
Appendix G:	111
Agreements with highest new account volume 2013.....	111
Appendix H:	112
Issuer payments 2009-2013.....	112
Appendix I:	115
Agreements with highest issuer payments 2013.....	115

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)

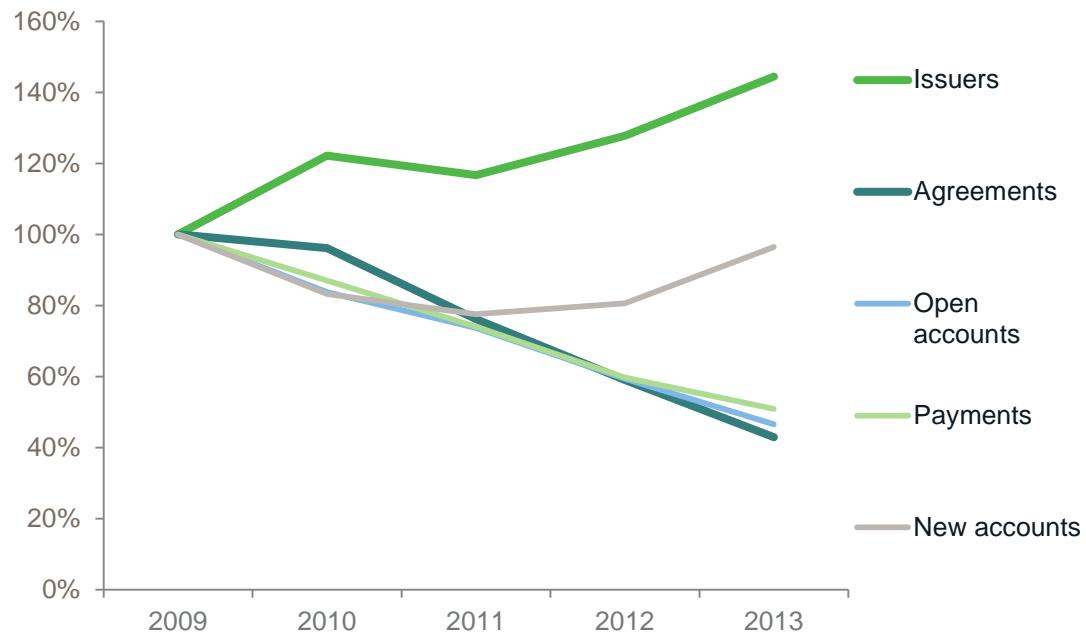


Figure 1 presents a summary of this data. It shows that in each year from 2009 through 2013, there were consistent declines in: (a) the number of college credit card agreements; (b) the total number of associated credit card accounts open at year-end; and (c) the amount paid by issuers to institutions 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 agree- ments 2012	Agree- ments in effect 2012	Agree- ments terminated 2012	New agree- ments 2013	Agree- ments in effect in 2013	Agree- ments terminated 2013	Change in no. of agree- ments 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 agree- ments 2012	Agree- ments in effect 2012	Agree- ments terminated 2012	New agree- ments 2013	Agree- ments in effect in 2013	Agree- ments terminated 2013	Change in no. of agree- ments 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 agree-ments 2012	Agree-ments in effect 2012	Agree-ments terminated 2012	New agree-ments 2013	Agree-ments in effect in 2013	Agree-ments terminated 2013	Change in no. of agree-ments 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

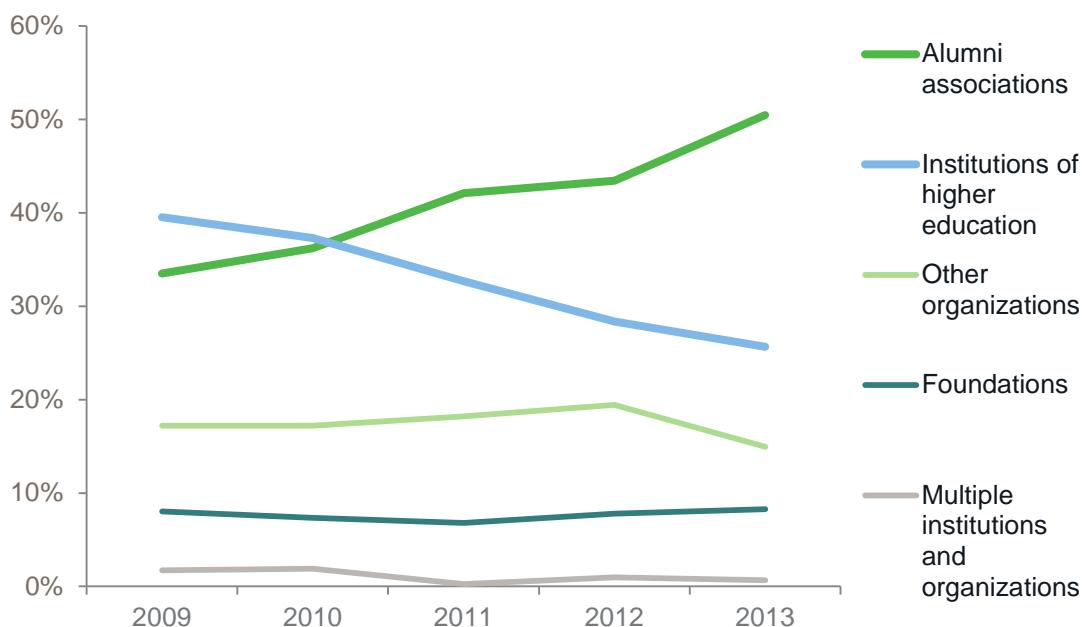


FIGURE 3: NUMBER OF AGREEMENTS BY PARTNER TYPE, 2009 THROUGH 2013

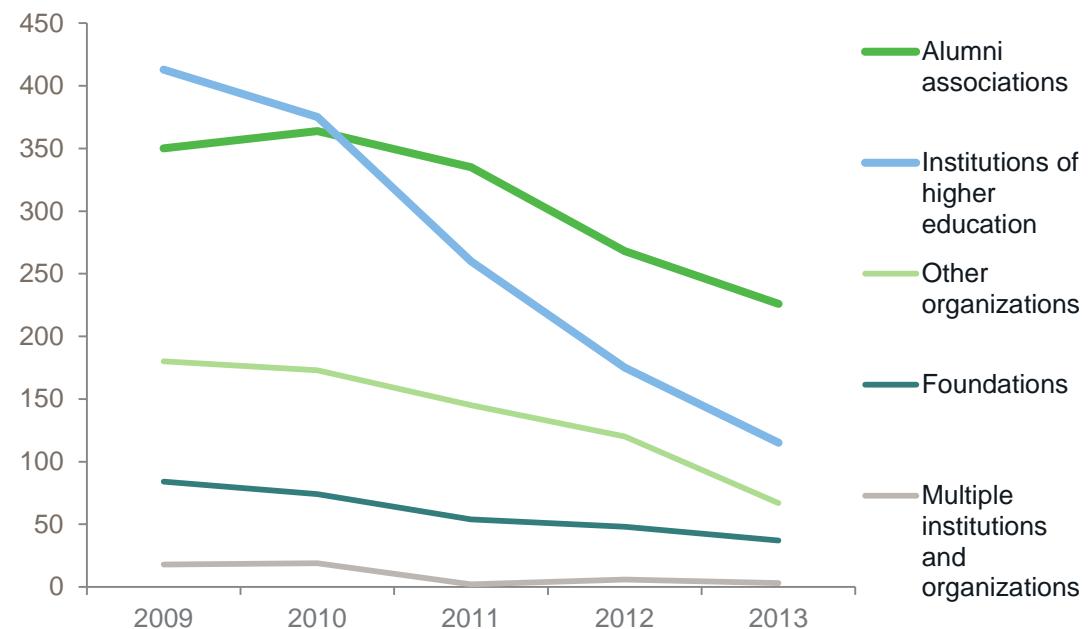


TABLE 4: ISSUER REPORTED METRICS BY AGREEMENT PARTNER TYPE 2013

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

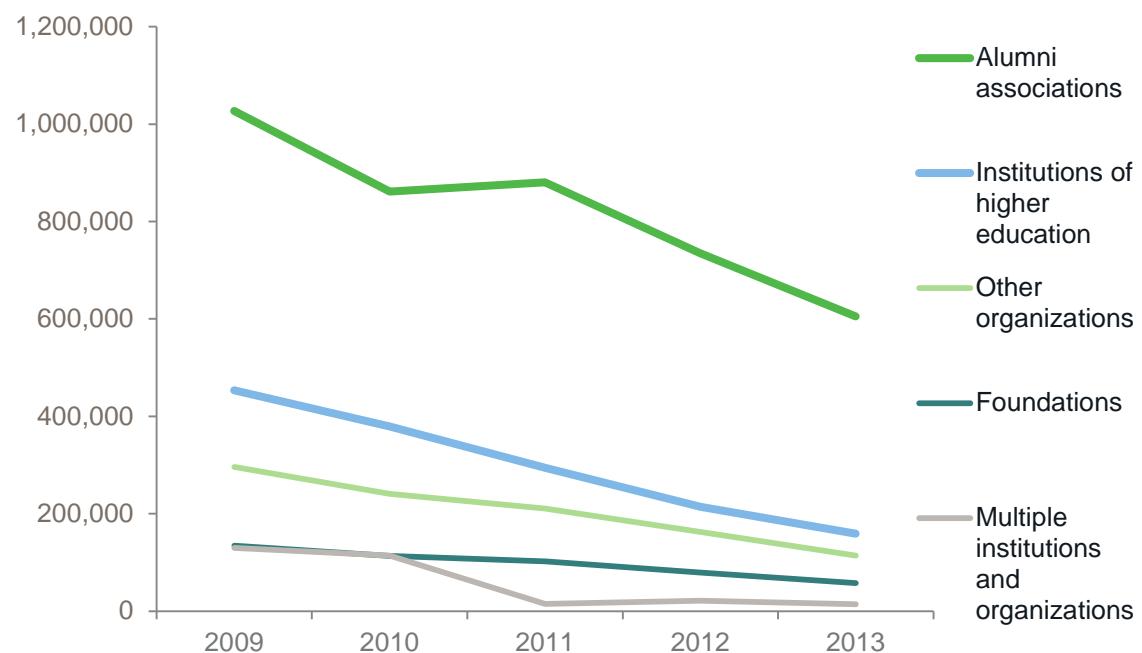
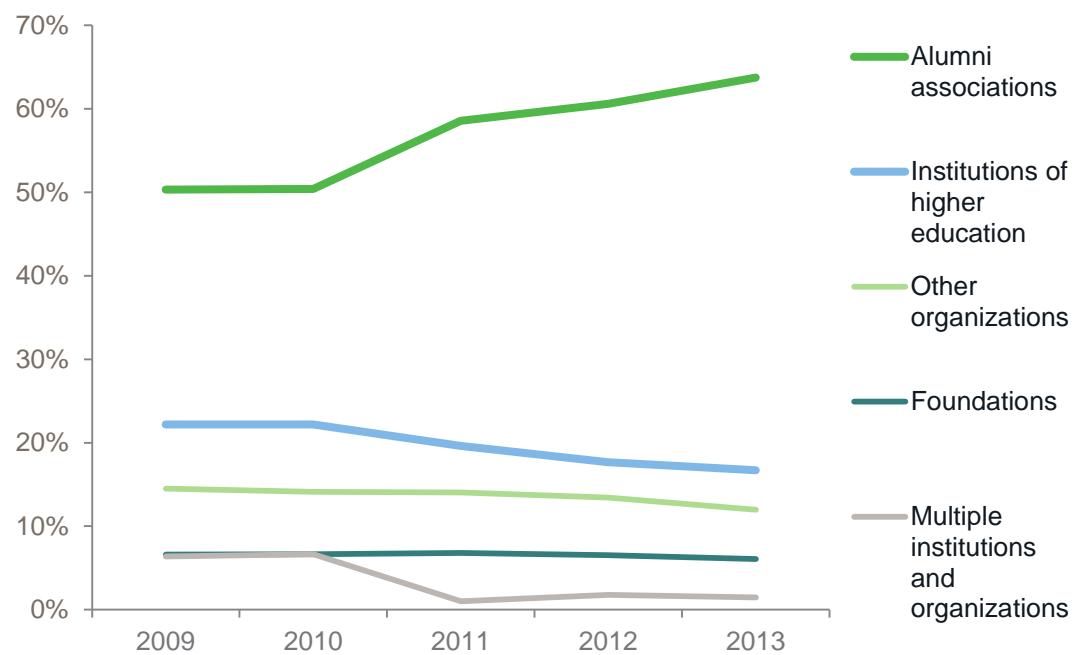


FIGURE 5: SHARE OF YEAR-END ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013



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

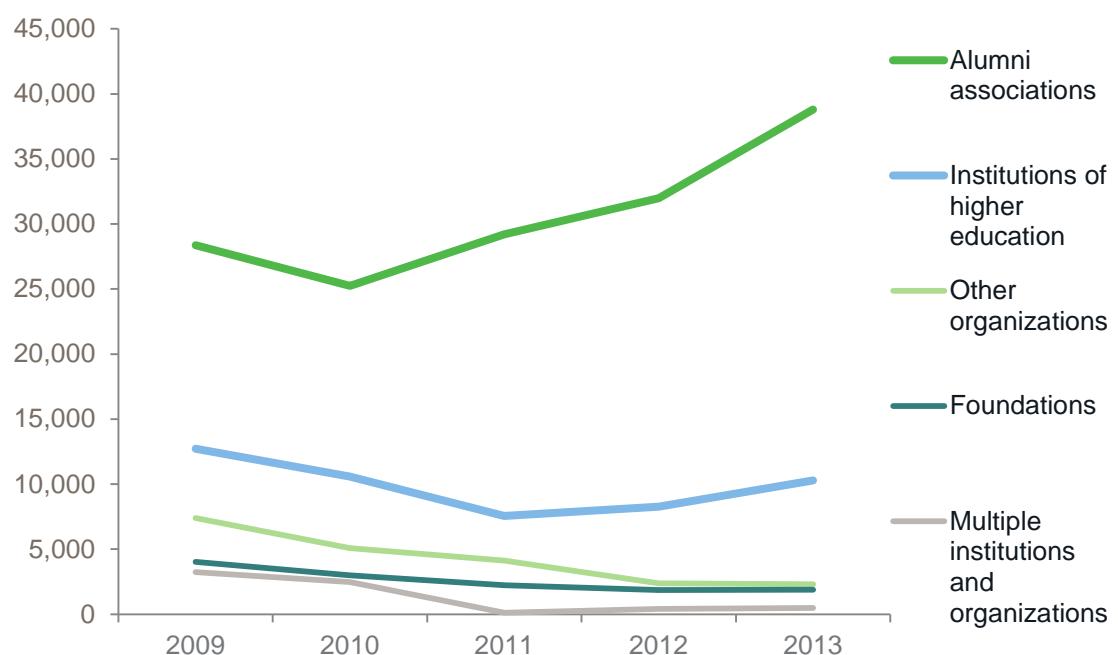
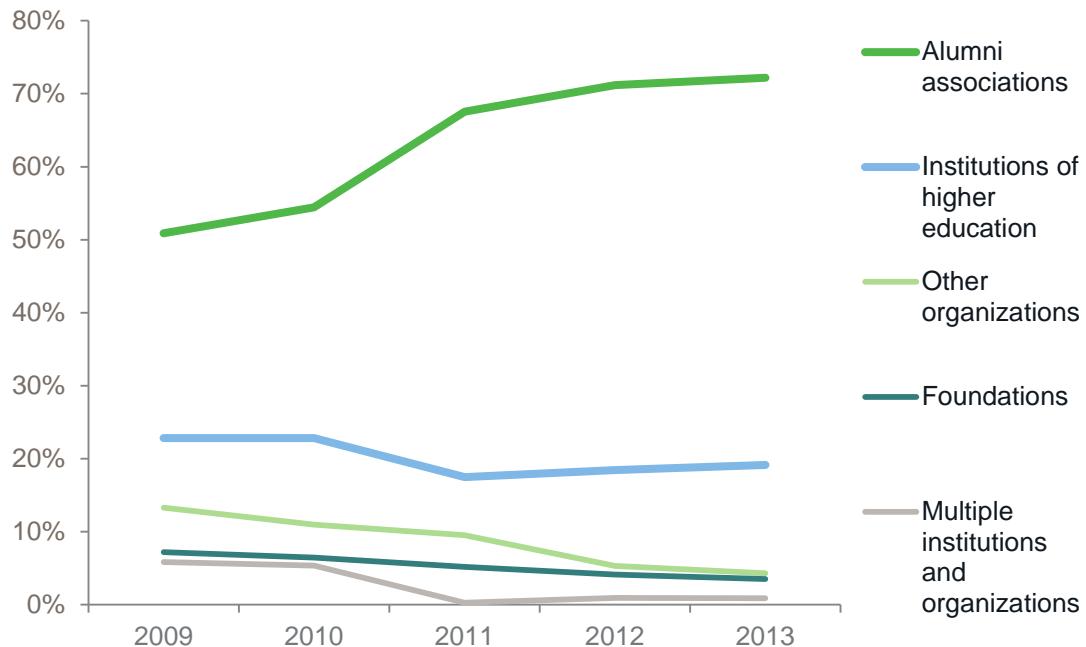


FIGURE 7: SHARE OF NEW ACCOUNTS BY PARTNER INSTITUTION, 2009 TO 2013



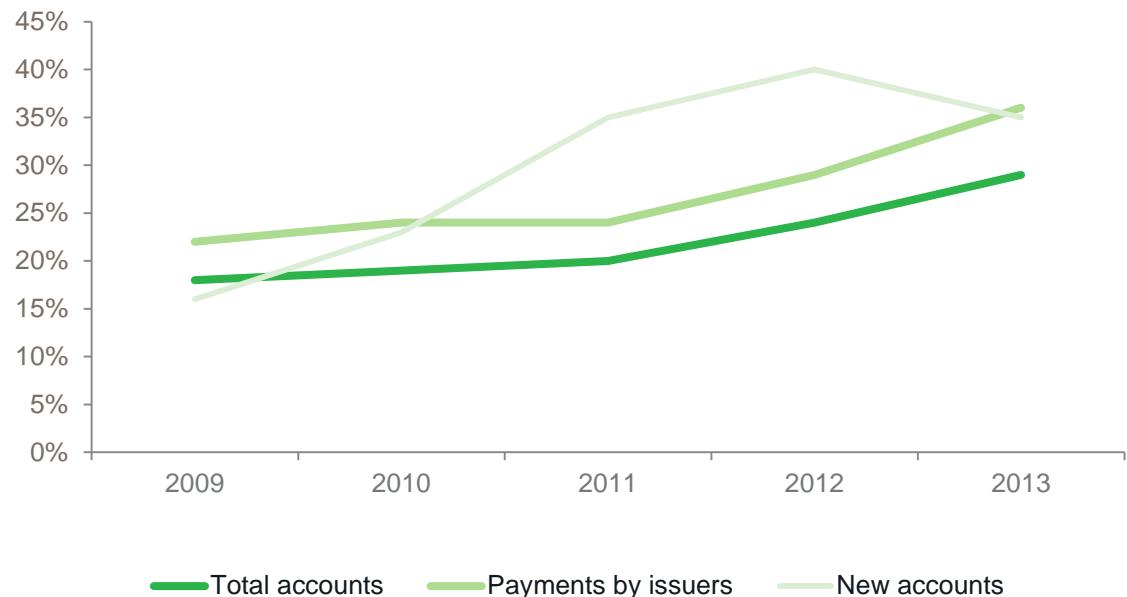
3.4.3 Concentration

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)

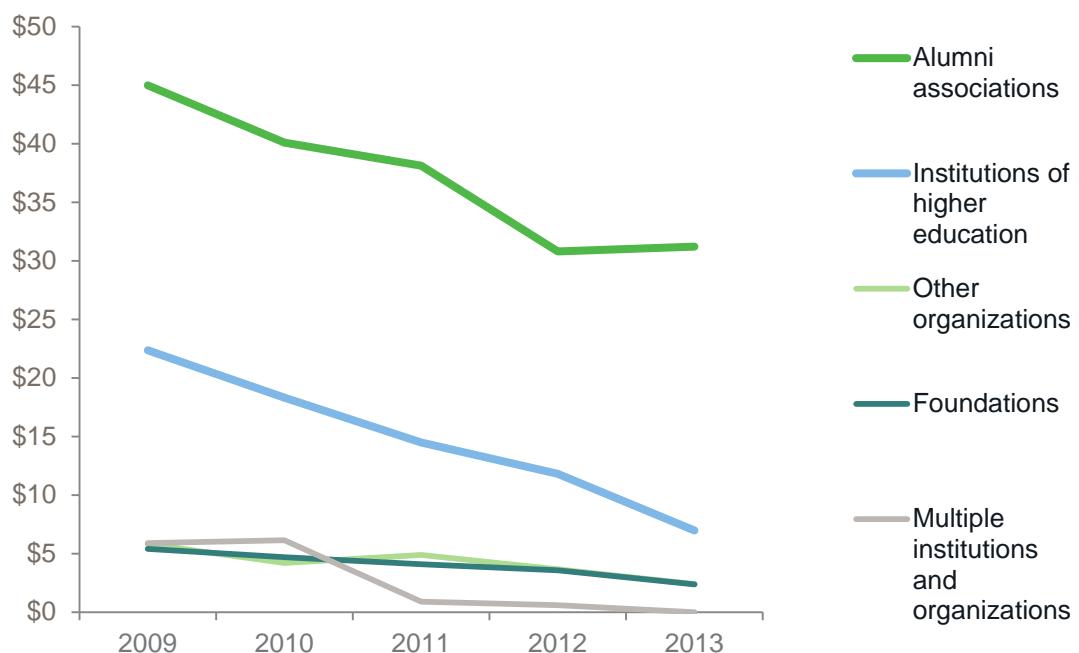
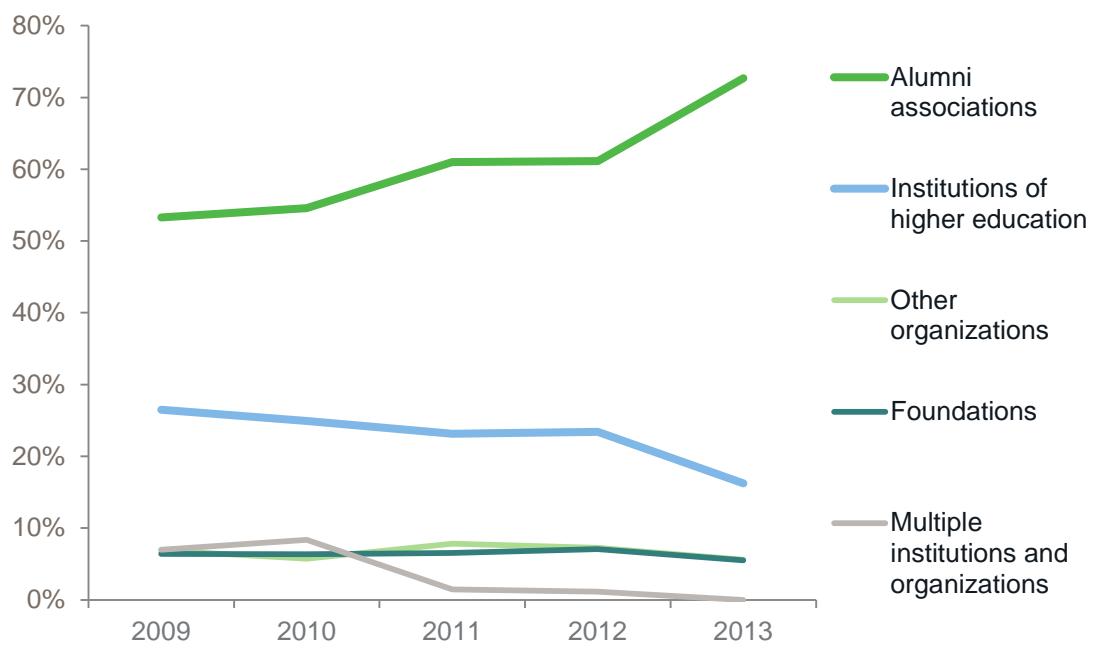


FIGURE 10: PAYMENT SHARES BY PARTNER TYPE, 2009 TO 2013



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.

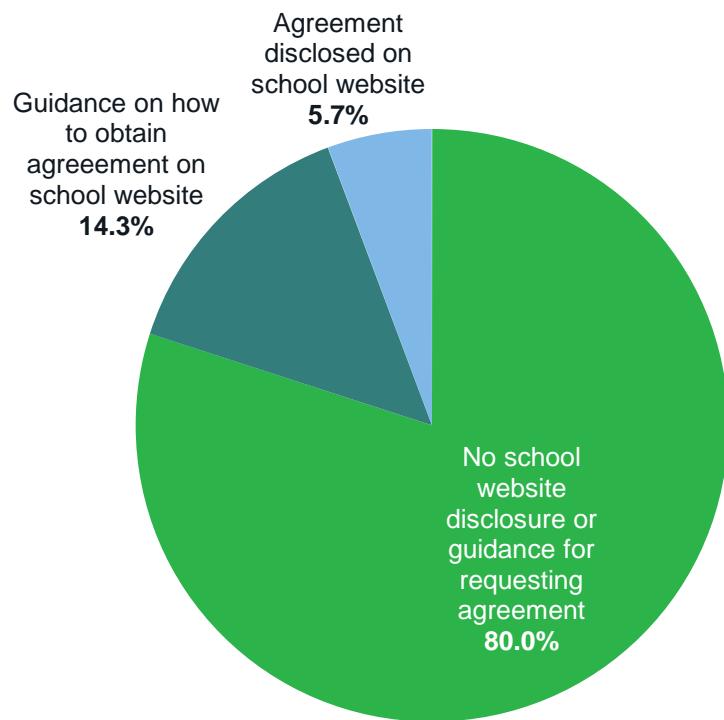
4.3 Results

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	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

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
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	-

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
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

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 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	-

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 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

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 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

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 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

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 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

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 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

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 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.
Brookdale 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
Brookdale 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	