**Exhibit 4.2**

SERIES TERM SHEET

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| Date of Series Term Sheet |  | July 24, 2009, as amended on January 13, 2010. |
|  |  | |
| Group |  | One. |
|  |  | |
| Interchange Series |  | Yes. |
|  |  | |
| Series Initial Investor Interest |  | $996,740,526 |
|  |  | |
| Class Initial Investor Interest of Subordinated Certificates |  | $996,740,526; *plus* the face amount of any Subordinated Certificates issued in an increase of the Series Investor Interest pursuant to Section 31. |
|  |  | |
| Class Expected Final Payment Date |  | The Distribution Date in April 2014. The following portions of the Series Investor Interest are expected to mature of the dates set forth below, subject to the payment in full of the Senior Series to which they relate.    The amounts set forth in the table below will be revised in connection with any increase in the Available Subordinated Amount pursuant to Section 31 or decrease in connection with any Available Subordinated Amount Decrease. |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| **Senior Series** |  | **Amount ($)** |  | **Date** |
| 2007-1 |  | 109,766,439 |  | 3/15/10 |
| 2003-3 |  | 65,859,877 |  | 4/15/10 |
| 2005-A |  | 139,037,433 |  | 4/15/10 |
| 2007-3S1 |  | 80,495,374 |  | 5/17/10 |
| 2003-4S2 |  | 107,553,611 |  | 12/15/10 |
| 2005-4S1 |  | 100,383,452 |  | 1/18/11 |
| 2006-1S2 |  | 107,553,611 |  | 3/15/11 |
| 1996-4 |  | 163,861,702 |  | 5/16/11 |
| 2006-2S2 |  | 86,042,861 |  | 8/15/11 |
| 2006-3 |  | 71,702,407 |  | 10/17/11 |
| 2007-3S2 |  | 85,608,195 |  | 5/15/12 |
| 2005-4S2 |  | 136,973,177 |  | 1/15/13 |
| 2006-2S3 |  | 54,789,368 |  | 8/15/13 |
| 2007-2 |  | 128,412,292 |  | 4/15/14 |

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| Type of Structure |  | Controlled Liquidation. |
|  |  | |
| Certificate Rate |  | 0% per annum |
|  |  | |
| Series Cut-Off Date |  | July 1, 2009. |
|  |  | |
| Series Closing Date |  | July 24, 2009. |
|  |  | |
| Distribution Dates |  | The 15th day of each calendar month (or, if such day is not a Business Day, the next succeeding Business Day) commencing in August 2009. |
|  |  | |
| Statement Dates |  | Each Distribution Date, commencing in August 2009. |
|  |  | |
| Revolving Period |  | From the Series Cut-Off Date to the beginning of the Amortization Period with respect to the Available Subordinated Amount of this Series for any Senior Series. |
|  |  | |
| Type of Credit Enhancement |  | Not applicable. |
|  |  | |
| Series Buffer Amount |  | Zero. |
|  |  | |
| Interchange Subgroup Buffer Amount |  | Zero. |
|  |  | |
| Group Buffer Amount |  | Zero. |
|  |  | |
| Investor Servicing Fee Percentage |  | 2.0% per annum calculated on the basis of a 360-day year of twelve 30-day months. |
|  |  | |
| Eligible for Reallocations to and from Other Series in Group |  | Yes. |
|  |  | |
| Series Termination Date |  | The first Distribution Date occurring 12 months after the date on which the final payment has been made with respect to all Senior Series. |
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| Classes, if any, subject to Regulation S restrictions |  | Not applicable. |
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| Classes, if any, subject to ERISA restrictions |  | Subordinated Class. |

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| Bearer Certificates |  | Not applicable. |
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| Registered Certificates |  | Subordinated Certificate. |
|  |  | |
| Subordinated Certificate |  | Each certificate executed by the Sellers and authenticated by or on behalf of the Trustee, substantially in the form of Exhibit A. |
|  |  | |
| Paying Agent |  | The Corporate Trust Office of the Trustee. |