

FEDERAL RESERVE BANK OF ST. LOUIS

P.O. Box 442 St. Louis, MO 63166-0442 www.stlouisfed.org

DATE: April 22, 2010

SUBJECT: Submission of Consumer Credit Card Agreements (CA 10-4)

HIGHLIGHTS: Under the Credit Card Accountability Responsibility and

Disclosure Act of 2009, credit card issuers must submit their consumer credit card agreements to the Federal Reserve Board

(Board) for posting on the Board's Web site.

DOCUMENT http://www.federalreserve.gov/boarddocs/caletters/2010/1004/

LOCATION: <u>caltr1004.htm</u>

FURTHER

INFORMATION: Allen North, Vice President

Banking Supervision and Regulation Department (314) 444-8826, or 1-800-333-0810, ext. 448826