

STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS



INITIAL CREDIT CARD DISCLOSURE

Mailing Address
Registered Creditors
P.O. Box 5246
Columbia, SC 29250

S.C. Code Ann. § 37-2-306
Consumer Loans - S.C. Code Ann. § 37-3-306
S.C. Code Ann. § 37-3-305 (Supp. 2009)
www.consumer.sc.gov
803-734-4238/800-922-1594

Street Address
293 Greystone Blvd., Ste. 400
Columbia, SC 29210-8004

NOTE: THIS ORIGINAL FORM MUST ACCOMPANY A \$20.00 FILING FEE

Company Name _____
d/b/a _____
Address _____
City/State/Zip _____
Telephone No. () - _____ E-Mail Address: _____
Contact Person: _____

Registration No./Federal ID No.

SSN (Sole Proprietor)

Instructions: Every creditor engaged in making consumer credit sales or every lender engaged in making consumer loans pursuant to a credit card plan shall file with the Department of Consumer Affairs the disclosures required for credit and charge card applications and solicitations by the Federal Truth-in-Lending Act and Federal Reserve Board Regulation Z. These disclosures must be based on fees and charges in effect as of December 31 of the prior year.

Complete Form G-10(B) or G-10(C) below and provide a copy of the actual application or solicitation in use which contain the required disclosures. Your filing cannot be processed unless you complete Form G-10(B) or G-10(C).

G-10 (B) – Application and Solicitations Model Form (Credit Cards)

Annual Percentage Rate for Purchases	Variable-Rate Information	Grace Period for Repayment of the Balance for Purchases	Method of Computing the Balance for Purchases	Annual Fees	Minimum Finance Charge	Transaction Fee for Purchase
____%	Your annual percentage rate may vary. The rate is determined by (explanation)	____ days Until ____ Not less than ____ days Between ____ and ____ days ____ days on average None		Annual fee: \$____ per year Membership fee: \$____ (type of fee): \$____ per year (type of fee): \$____	\$____	\$____ ____% of ____ ____% of ____
Transaction fee for cash advances: [\$____] [____% of ____] Late Payment Fee: [\$____] [____% of ____]						

G-10(C) – Applications and solicitations Model form (Charge Cards)

Annual Fees	Transaction fee for Purchases	Transaction fee for cash advances, and fees for paying late or exceeding the credit limit
Annual fee: \$____ per year Membership fee: \$____ per year Type of Fee: \$____ per year Type of fee: \$____	\$____ ____% of ____	Transaction fee for cash advances: \$____ [____% of ____] Late-payment fee: \$____ [____% of ____] Over the credit limit fee: \$____ [____% of ____]
All charges made on this charge card are due and payable when you receive your periodic statement.		

Signature (Officer of Company)

Date

Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR

REMIT TO: Department of Consumer Affairs
Legal Division-Registered Creditors
P.O. Box 5246
Columbia, SC 29250-5246

CHECKS: [Make payable to S.C. Department of Consumer Affairs or SCDCA](#)

List of County Codes

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York