

SPECIAL REPORT

#4

by Stephen Snyder

The
NATION'S
TOP 15
RETAIL
CREDIT CARD
LENDERS

Including the definitive list of
451 affiliated store credit cards
offered by 15 lenders

November 2013

Each special report brings you an
insider's look at one particular aspect
of life after bankruptcy.

The Nation's **TOP 15** Retail Credit Card Lenders

On the next several pages I've included profiles of the top 15 retail card lenders on the market. This is the most detailed and comprehensive resource ever compiled for consumers about retail cards.

And this isn't just the normal information you can find on the internet...I decided to provide details on cards that I've never seen published before. I set out to create a detailed account of the best card lenders in the country and extract the details important to you, which were either not mentioned in their marketing materials, or hidden in the fine print.

It is very important that you use these profiles as a guide, so you know what to look for in a retail store credit card. Because the risk of wasting an inquiry is so high, you must call and interview the lenders for yourself before you apply for any of these cards. Remember, "Trust, but verify."

WARNING! Retail card lending has evolved into one of the most volatile lending industries. The large, third party issuers jump in and out of the market with regularity. For example, while this report was being written, Capital One (who had recently purchased all of HSBC's retail card business) was in the process of selling off many of the cards they had just acquired. In addition, Citibank recently reversed course and decided to cancel the sale of several of their cards and re-enter the market segment. The profiles detailed in the next pages are accurate as of the printing of this report, but could change at any time.

1 GEMB (GE Money Bank)

My Recommendation

★★★★★ (4 out of 5)

Best features: GEMB has fairly lenient credit standards compared to other store card programs.

Worst features: Must wait 2 years after discharge to apply.

Policies and Fees

APR: 22.90% to 26.99%

Grace period: 23 days

Penalty rate: None

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Mail, In person, Online

Credit Reporting Agency reviewed for approval: Primarily uses Equifax, but will look at TransUnion and Experian as well.

Approval requirements: Must be 18 years of age.

Approval process length: Instant approval (online) to 2 weeks.

Additional credit guidelines: GEMB generally requires the applicant to have two credit accounts in good standing for at least two years. A minimum FICO of 550 is required, but is not the only determining factor in approval. For a better chance at approval, your scores should be in the 620-650 range (or above).

BK Policy

GEMB requires 2 years from discharge for approval.

Program Availability

See the page 17 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see page 17 for list of affiliated stores).

Additional Information

Although, GEMB's rates and policies are fairly standard across the stores they partner with, some larger accounts may have negotiated slight variations. It is important to call and confirm details of any card before you apply.

2 Sterling Jewelers Inc.

My Recommendation

★★★★★ (3 out of 5)

Best features: Bankruptcy is not the sole factor in determining approval.

Worst features: Limited to purchases at Sterling Jewelers Inc. stores only.

Policies and Fees

APR: 5.00% to 24.99% (Varies by state)

Grace period: 25 days

Penalty rate: None

Late fee: Up to \$35 (Varies by state)

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 1 day to 2 weeks

Additional credit guidelines: You will need a minimum FICO score of 600 for approval, but is not the only determining factor in approval.

BK Policy

A discharged bankruptcy is not the sole factor in determining approval.

Program Availability

See page 18 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see page 18 for list of affiliated stores).

Additional Information

Sterling Jewelers Inc. provides financing for its subsidiary jewelry stores across the country.

Other interest rates:

AL: 21% under \$750 and 18% over \$750

AR: 5%

CO, GA, IN, MS, OK, TN, TX, VT, WV, WY: 21%

DC, MD: 24%

HI, MA, MN, NC: 18%

NE: under \$500: 21% over \$500 18%

3 DSRM National Bank

For Valero gas stations only

My Recommendation

★★★★★ (3 out of 5)

Best features: A good card, if you can get approved.

Worst features: Must wait 3 years after discharge to apply.

Policies and Fees

APR: 23%

Grace period: 21 days

Penalty rate: 27.24%

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 1 day to 2 weeks

Additional credit guidelines: You will need a minimum FICO score of 640 for approval, but is not the only determining factor.

You should have clean credit for at least 2 years (no lates, outstanding liens, etc.) to be approved.

BK Policy

Must be discharged for at least 3 years to receive approval.

Program Availability

For a list of Valero locations go to:
www.valero.com/Stores/StoreLocator/Pages/Home.aspx

Contact Information

Phone: 1-888-333-3560

Website: www.valero.com/Stores/CreditCard/Pages/Home.aspx

Mailing Address:

DSRM National Bank Credit Card Center
PO Box 631
Amarillo, Texas 79105-0631

Additional Information:

There is a Gold Card available, which offers additional benefits.

4 Capital One

My Recommendation

★★★★★ (3 out of 5)

Best features: Bankruptcy is not the sole factor in determining approval.

Worst features: Recently acquired the Kohl's account and HSBC's store card portfolio so the program is in a state of transition.

Policies and Fees

APR: 23.99%

Grace period: 25 days

Penalty rate: 26.99%

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Mail, In person, Online

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age (19 in Alabama)

Approval process length: Instant to 4 weeks.

Additional credit guidelines: Should have 2 reestablished credit accounts for 4 years.

BK Policy

A discharged bankruptcy is not the sole factor in determining approval.

Program Availability

See page 18 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see page 18 for a list of affiliated stores).

Additional Information

Capital One recently obtained the Kohl's account from Chase and HSBC's entire store card portfolio. In the last year they have been sorting through HSBC's holdings and selling off the accounts that they don't want.

5 Wells Fargo Financial Capital Bank

Recommendation

★★★★★ (3 out of 5)

Best features: Bankruptcy is not the sole factor in determining approval.

Worst features: One of the highest APRs amongst store cards.

Policies and Fees

APR: 27.99%

Grace period: 23 days

Penalty rate: None

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-Store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: Instant approval to 2 weeks.

Additional credit guidelines: You should have 4 years of clean credit (no late payments, collections, or charge-offs) to be considered for approval.

In addition, you should have 2 new reestablished credit accounts for at least 3 years after bankruptcy.

BK Policy

A discharged bankruptcy is not the sole factor in determining approval.

Program Availability

See page 19 for a list of affiliated stores.

Contact Information

Phone: 1-877-805-7744

Website: <http://retailservices.wellsfargo.com/customer/agreements.html>

Mailing Address:

Wells Fargo Financial, Inc.
Customer Service F4008-080
800 Walnut
Des Moines, Iowa 50309

6 Citi Retail Services

My Recommendation

★★★★★ (3 out of 5)

Best features: A good card, if you can get approved.

Worst features: Must wait 3 years after discharge to apply.

Policies and Fees

APR: 24.24% to 28.99% (Varies by store)

Grace period: 25 days

Penalty rate: 29.99% (Varies by store)

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements:

Approval process length:

Additional credit guidelines: You will need a minimum FICO score of 660 for approval, but is not the only determining factor.

You should have clean credit for at least 3 years (no lates, outstanding liens, etc.) to be approved.

BK Policy

Must be discharged for at least 3-5 years to receive approval.

Program Availability

See page 19 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see the *Best Retail List* PDF for a list of affiliated stores).

Additional Information:

Citi has a more individualized approach to store cars. The rate and terms are slightly different by store.

7 Nordstrom Bank

For Nordstrom stores only

My Recommendation

★★★☆☆ (2 out of 5)

Best features: Fairly low APR for qualifying applicants.

Worst features: Automatically denied for 5 years after a discharged bankruptcy.

Policies and Fees

APR: Tier 1: 10.9%; Tier 2: 14.9%;
Tier 3: 18.9%; Tier 4: 22.9%

Grace period: 25 days

Penalty rate: None

Late fee: Up to \$35

Additional fees: None

Account management options: Online,
In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-Store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 1 to 2 weeks

Additional credit guidelines: If you have a bankruptcy (in addition to 5 year seasoning), you will need a FICO score over 725.

In addition, you should have 2 new reestablished credit accounts for at least 3 years after bankruptcy.

BK Policy

You will be automatically denied with a bankruptcy on your credit report for 5 years after discharge.

Program Availability

For Nordstrom stores only.

Contact Information

Phone: 1-866-445-0430

Website: <http://shop.nordstrom.com/c/nordstrom-card-compare-apply?origin=footer>

Mailing Address:

Nordstrom Bank
PO Box 13589
Scottsdale, Arizona 85267

8 Chase

My Recommendation

★★★★★ (2 out of 5)

Best features: None

Worst features: Automatically denied for 5 years after a discharged bankruptcy.

Policies and Fees

APR: 19.24%

Grace period: 21 days

Penalty rate: 29.99%

Late fee: Up to \$35

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Mail, In person, Online

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age (19 in Alabama).

Approval process length: 1 to 4 weeks

BK Policy

You will be automatically denied with a bankruptcy on your credit report for 5 years after discharge.

Program Availability

See page 19 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see page 19 for a list of affiliated stores).

Additional Information

Chase had been selling off pieces of its store credit card portfolio in the last few years, but recently reentered the market segment by acquiring the card services of Military Star Bank. Currently, Chase seems to be maintaining the old policies, but that may change soon.

9 Cedar Hill National Bank

For Cato and subsidiary store It's Fashion only

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: Grace period of 28 days.

Worst features: Not available in all states. A bankruptcy on your credit report means automatic denial.

Policies and Fees

APR: 22.9%

Grace period: 28 days

Penalty rate: None

Late fee: Up to \$20

Additional fees: Pay by phone fee:
Undisclosed

Account management options: Online,
In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Mail, In person, Online

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 1 to 2 weeks after they receive your application.

Additional credit guidelines: A FICO score of 700 is recommended for approval.

BK Policy

A bankruptcy on your credit report means automatic denial.

Program Availability

There are more than 1,000 Cato stores in 31 states. To locate a store go to: <http://www.catofashions.com/locator.cfm>

Contact Information

Phone: 1-704-554-8510

Website: <https://secure.catofashions.com/credit/index.cfm>

Mailing Address:

The CATO Corporation
8100 Denmark Road
Charlotte, North Carolina 28273

Additional Information

Cedar Hill National Bank is run by CATO Corporation.

10 First Electronic Bank

For Fry's Electronics stores only

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: Some of the stores have restaurants with good sandwiches.

Worst features: Automatically denied with a bankruptcy appearing on your credit reports.

Policies and Fees

APR: 26.99%

Grace period: 24 days

Penalty rate: 29.99%

Late fee: \$35

Additional fees: None

Account management options: Online, In-Store, Mail

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: In-Store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: Instant to 4 weeks

BK Policy

Automatically denied with a bankruptcy appearing on your credit reports.

Program Availability

For Fry's Electronics stores only.

Contact Information

Phone: 1-866-322-8008

Website: <https://corecard.i.frys.com/fryselfservice/Pages/ServiceLogin.aspx?e=a>

Mailing Address:

First Electronic Bank
PO Box 825
Draper, Utah 84020

Additional Information

First Electronic Bank is run by Fry's Electronics.

11 Comenity Bank (formerly WFNNB)

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: None

Worst features: A bankruptcy on your credit report means automatic denial.

Policies and Fees

APR: 24.99%

Grace period: 25 days

Penalty rate: None

Late fee: Up to \$29

Additional fees:

Document fees: \$6 each

Alternative Payment Method Fee: \$15

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: Instant approval (online) to 2 weeks.

Additional credit guidelines: A minimum FICO score of 615 and a “clean” credit report for 2 years is required.

BK Policy

A bankruptcy on your credit report means automatic denial.

Program Availability

See page 20 for a list of affiliated stores.

Contact Information

Contact the store you want to apply with to confirm terms and conditions (see page 20 for a list of affiliated stores).

Mailing Address:

Comenity Bank

PO Box 182273

Columbus, Ohio 43218-2273

12 TD Retail Services

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: Still offering the Target RedCard using Target's old underwriting standards (this may change at any time).

Worst features: A bankruptcy on your credit report means automatic denial.

Policies and Fees

APR: 28.99%

Grace period: 25 days

Penalty rate: 29.99%

Late fee: \$35

Additional fees:

Promotional Fee: Up to \$175

Convenience Check Fee: \$10 or 3%

Account management options: Online, In-Store, Mail, Phone

Reports to: Equifax, Experian, TransUnion

Approval Process

Method to apply: Online, In-Store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 1 to 4 weeks

BK Policy

A bankruptcy on your credit report means automatic denial.

Program Availability

See page 21 for a list of affiliated stores.

Contact Information

Phone: 1-800-808-6950

Mailing Address:

TD Card Services

PO Box 84037

Columbus, Georgia 31908-4037

Additional Information

TD Bank moved into the big leagues by acquiring Target's credit card services. Because the deal is still in transition, TD Bank will be continue to honor Target's previous underwriting standards (which once made them the top store card after bankruptcy). This may change at any moment. It is unclear if the acquisition of Target's card portfolio will cause TD Bank to loosen their credit standards across the board (or at least just for Target).

13 Crown Jewelers

Online only

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: No credit check.

Worst features: Doesn't report.

Policies and Fees

APR: 21%

Grace period: 25 days

Penalty rate: None

Late fee: \$25

Additional fees: None

Account management options: Online, Mail

Reports to: Has not reported since 2009. According to their reps, they are trying to work a new deal with the CRAs.

Approval Process

Method to apply: In-Store, Mail

Credit Reporting Agency reviewed for approval: None

Approval requirements: Must be 18 years of age, currently employed, and reside in the United States. In addition, you cannot have any prior accounts with Crown Jewelers or its affiliates.

Approval process length: 1 to 2 weeks

BK Policy

Your credit history does not determine your approval.

Program Availability

Online retailer

Contact Information

Phone: 1-800-680-5509

Mailing Address:

Crown Jewelers Inc.
C/O Credit Department
PO Box 155100
Fort Worth, TX 76155-0100

Additional Information

Crown Jewelers store credit works similar to a secured card. Once your account is approved, Crown Jewelers will email you your account number, credit limit and password. You visit the website and once you log in, you will see the down payment that is required on your account next to the price of an item.

Add the items you wish to purchase to the shopping cart. Simply pay your required down payment plus shipping & handling at the time of checkout, using a major credit card or PayPal. You may also mail your payment by check or money order. You pay for the balance of the purchase in monthly payments in accordance with the charge agreement.

14 Choose 'N Charge Credit

Swiss Colony brands only

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: Lenient credit policies.

Worst features: Doesn't report.

Policies and Fees

APR: 5.75%-23.99%

Grace period: 25 days

Penalty rate: None

Late fee: \$0-\$15 (Varies by state)

Additional fees: None

Account management options: Online, Mail

Reports to: Does not report.

Approval Process

Method to apply: Online

Credit Reporting Agency reviewed for approval: None

Approval requirements: Must be 18 years of age, currently employed, and reside in the United States. A FICO credit score of 600 is recommended for a higher chance of approval, but this is not required.

Approval process length: 1 to 2 weeks

BK Policy

A discharged bankruptcy is not the sole factor in determining approval.

Program Availability

See page 21 for a list of affiliated stores.

Contact Information

Phone: 1-800-356-9090

Mailing Address:

Choose 'n Charge
1112 7th Avenue
Monroe, WI 53566-1364

Additional Information

This is the credit program for Swiss Colony brands, one of the largest catalog/online retailers.

It would be a good card, but they do not report.

They have a unique program that works like a secured card account, if you are not approved for regular credit.

15 **Maverick Country Stores Inc.**

Maverick Adventure Club Credit Card

My Recommendation

★☆☆☆☆ (1 out of 5)

Best features: Reminds me of the TV show “Maverick.”

Worst features: Doesn't report.

Policies and Fees

APR: 18% (0% for 6 months)

Grace period: 25 days

Penalty rate: None

Late fee: None

Additional fees: None

Account management options: Online, In-Store, Mail, Phone

Reports to: Does not report.

Approval Process

Method to apply: In-Store, Mail

Credit Reporting Agency reviewed for approval: Equifax, Experian, TransUnion

Approval requirements: Must be 18 years of age.

Approval process length: 10 days

BK Policy

A discharged bankruptcy is not the sole factor in determining approval.

Program Availability

CO, AZ, ID, WA, OR, MT, UT, NV, NE, WY
Maverick Adventure Club stores only

Contact Information

Phone: 1-800-789-4455

Fax: 307-885-3832

Mailing Address:

Maverik Country Stores Inc.
Credit Card Services
PO Box 9000
Afton, WY 83110

Additional Information

In addition to not reporting, they may also decline you with a bankruptcy showing on your credit report.

Conservative guidelines, and not reporting, make this a useless card for rebuilding your credit after bankruptcy.

The Nation's Top 15 Retail Credit Card Lenders

Affiliated Stores

1 GEMB (GE Money Bank) Affiliated Stores

1800Mattress	Calico Corners	Grand
84 Lumber	CarCareONE	Grossman's Bargain Outlet
ABC Carpet and Home	Cardi's Furniture	Havertys
ABT Electronics	Carpet Barn	HD Supply Repair and Remodel
Adrienne Vittadini	Carpet Mill Outlet	HH Gregg
Adairs	Carpet One	Hudsons
Amazon.com	Champion Windows	Husqvarna
America's Tire	Chevron	J.C. Penney
American Car Care Centers	<i>Subsidiary</i> Texaco	Johnny Janosik
American Eagle	City Furniture	Kane's Furniture
<i>Subsidiary Stores</i>	Comfortex	<i>Subsidiary Store</i> Savon Furniture
77kids	ConocoPhillips	Kauffman Tire
aerie	Cost Plus	Kawasaki
Outfitters	<i>Subsidiary Store</i> World Market	L Fish
American Signature	Crutchfield	La-Z-Boy Furniture Galleries
<i>Subsidiary Store</i>	Daniels Jewelers	LensCrafters
Value City Furniture	Diamonds on Web	Lord and Taylor
Art Van	Dick's Sporting Goods	<i>Subsidiary Store</i> Hudson Bay Company
<i>Subsidiary Store</i>	Dillard's	Lowe's
World of Floors inside Art Van	Discount Tire	<i>Subsidiary Store</i> Orchard Supply Hardware
Ashley Furniture	Dock 86	Lumber Liquidators
Atwoods	Drexel Furniture	Maaco
Baers	Ethan Allen	Massey Ferguson
Bargain Outlet	Ferris	Mattress Discounters
Bebe	Finks	Mattress Giant
<i>Subsidiary Stores</i>	Flooring America	McCoys Building Supply
2b bebe	Freedom to Ride	Meijer
PH8	Furniture Fair	Meineke
Belfort Furniture	Furniture World IN	Men's Wearhouse
Belk	Furniture World PA	<i>Subsidiary Stores</i> K & G MW Tux
BERNINA	Gap Stores	Metro Mattress
Big Sandy's	<i>Subsidiary Stores</i>	Midas
Bill Smith Appliances	Athleta	Mills Fleet Farm
Bjorn's	Baby Gap	Mohawk
Blains Farm and Fleet	Banana Republic	Morris
Bombaars	Old Navy	OneCall
Bose	Piperlime	
Brand Source	Goedekers	
BrandsMart USA	Golfsmith	
Brooks Brothers		
<i>Subsidiary Store</i>		
Country Club		

The Nation's Top 15 Retail Credit Card Lenders

Affiliated Stores

1 GEMB (GE Money Bank) Affiliated Stores (cont.)

Paul's TV inside Art Van	Sleep Country	Tivol
PC Richard & Son	Sleep Number	TJX
Pearl Vision	Sleepys	<i>Subsidiary Stores</i>
Pep Boys	Sleep Train	HomeGoods
Pieratts	Snapper	Marshalls
Pierce Flooring	SnapperPRO	TJ Maxx
Regency	Sony Store	Toro
Ritani Jewelers	<i>Subsidiary Store</i>	Toys R Us
Rooms To Go	Sony Style	<i>Subsidiary Stores</i>
Roomstore	Specialized Bicycles	Babies R Us
Sam Ash	Steinmart	FAO Schwarz
Sam Kinnairds Flooring	Sutherlands	KB Toys
Sam Levitz	Suzuki	Value City
Shaw Floors	System Pavers	Vanns
Sheelys	System Pavers	Wal-Mart
Simplicity	Tappers	<i>Subsidiary Store</i>
	Thomasville	Sam's Club
		Westrich

2 Sterling Jewelers Inc. Affiliated Stores

Sterling Jewelers	<i>Subsidiary Stores (cont.)</i>	<i>Subsidiary Stores (cont.)</i>
<i>Subsidiary Stores</i>	Kay Jewelers	Shaws Jewelers
Belden Jewelers	LeRoy's Jewelers	Weisfield Jewelers
Friedlander's Jewelers	Marks and Morgan Jewelers	Rogers Jewelers
Goodman Jewelers	Osterman Jewelers	Shaw's Jewelers
J.B. Robinson Jewelers	Rogers Jewelers	Weisfield Jewelers
Jared the Galleria of Jewelry		

3 DSRM National Bnk Affiliated Store

Valero Gas Stations		
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4 Capital One Affiliated Stores

Big Lots	Guitar Center	Neiman Marcus Group
Boscov's	Helzberg Diamonds	<i>Subsidiary Store</i>
Darvin Furniture	Jordan's Furniture	Bergdorf Goodman
Furniture Row	Kohl's	Polaris
<i>Subsidiary Stores</i>	Menards	Saks Fifth Avenue
Sofa Mart	Music 123	<i>Subsidiary Store</i>
Oak Express	Musician's Friend	Off Fifth
Denver Mattress Company		Yamaha
Bedroom Expressions		
Furniture Row Outlet		

The Nation's Top 15 Retail Credit Card Lenders

Affiliated Stores

5 Wells Fargo Financial Capital Bank Affiliated Stores

American Furniture Warehouse
 American Gem Society
 American Mattress
 Bassett Furniture
 Bernie & Phyl's Furniture
 Bob's Discount Furniture
 El Dorado Furniture
 Empire Today
 Flooring Solutions
 Furniture Liquidators
 Furniture Marketing Group

Gallery Furniture
 Gardiner's Furniture
 Jensen Tire and Auto
 Kirkland's
 Mattress Firm
 Mattress Warehouse
 Micro Center
 Mor Furniture For Less
 Nationwide Marketing Group
 Preferred Furniture
 Raymour and Flanigan

Rec Warehouse
 Riddle's Jewelry
 Rothman Furniture
 Shane Co.
 Slumberland Furniture
 SplashCard
 Tempur-Pedic
 Turner Fine Furniture
 WG&R Furniture

6 Citi Retail Services Affiliated Store

Best Buy
 Appliance Direct
 AT&T
 Citgo
 Exxon
Subsidiary
 Mobile
 Goodyear Tire
 Hilton HHonors
 Home Depot
Subsidiary Store
 Expo Design Center
 IKEA

Macy's
Subsidiary Store
 Bloomingdales
 Office Depot
 QVC
 RadioShack
 Sears
Subsidiary Stores
 The Great Indoors
 Kmart
 Land's End
 Orchard Supply Co.
 Shell
 Staples

Sunoco
 Tire Kingdom
Subsidiary Stores
 Big O Tires
 Merchant's Tire
 NTB
 Service Central
 The Children's Place
 Tractor Supply Co.
Subsidiary Store
 Del's Feed and Farm Supply
 Zales
Subsidiary Stores
 Bailey Banks and Biddle
 Gordon's Jewelers

7 Nordstrom Bank Affiliated Store

Nordstrom

8 Chase Affiliated Stores

BP
Subsidiary
 Amaco

Military Star Bank

9 Cedar Hill National Bank Affiliated Stores

Cato
Subsidiary Store
 It's Fashion

The Nation's Top 15 Retail Credit Card Lenders

Affiliated Stores

10 First Electronic Bank Affiliated Store

Fry's Electronics

11 Comenity (WFNNB) Affiliated Stores

Appleseeds

Subsidiary Stores

Bedford Fair
Blair
Body Belle
Gold Violin
Linen Source
Monterey Bay Clothing
Company
Norm Thompson
Old Pueblo Traders
Orchard
Sahalie
The Tog Shop
Willow Ridge
WinterSilks

Abercrombie and Fitch

Subsidiary Stores
Gilly Hicks
Hollister Co.

Alon USA

Subsidiary Store
FINA

Ann Taylor

Subsidiary Store
LOFT

Arhaus Furniture

Ascena Retail

Subsidiary Stores
Dress Barn
Justice
Maurices

Ashley Stewart

Subsidiary Store
Marianne

Bealls (FL)

Subsidiary Store
Burkes Outlet

Bon-Ton

Subsidiary Stores
Bergner's
Boston Store
Carson Pirie Scott
Elder-Beerman
Herberger's
Parisian
Youngers

Carter Lumber

Subsidiary Stores
Carter-Jones Lumber
Griggs Lumber
Holmes Lumber
Kempsville Building
Kight Home Center

Chadwicks

Subsidiary Store
Metrostyle

Charming Shoppes

Subsidiary Stores
Cacique
Catherines
Fashion Bug
Lane Bryant
Loop 18

Christopher and Banks

Crate and Barrel

Subsidiary Stores
CB2
The Land of Nod

David's Bridal

Design Within Reach

Domestications

Dots

Dunlaps

Dutyfree.com

El Dorado Furniture

Friedman's

Grand Rental Station

Home and Garden Showplace

HSN

Ideal Image

J. Crew Group

J. Jill

Levin Furniture

La Redoute

Lew Magram

Limited Brands

Subsidiary Stores
Bath and Body Works
C.O. Bigelow
Henri Bendel
La Senza
Pink
Victoria's Secret
The White Barn Candle Co.

Little Switzerland

Lifestyle Lift

Mandee

Subsidiary Stores
Afaze
Annie Sez

Marathon

Subsidiary Store
Speedway

My World

New York and Company

Overtons

PacSun

Petite Sophisticate

Petland

Pier One

Rainsoft

Priscilla of Boston

Subsidiary Stores
Jewel
Melissa Sweet
Platinum
Reverie
Vineyard Collection

Redcats

Subsidiary Stores
Avenue
BrylaneHome
Jessica London
OneStopPlus.com
Roamans
Woman Within
KingSize

Reeds Jewelers

The Nation's Top 15 Retail Credit Card Lenders

Affiliated Stores

11 Comenity (WFNNB) Affiliated Stores (cont.)

Restoration Hardware <i>Subsidiary Store</i> RH Baby and Child	Sports Authority Springstone	The RoomPlace The Sportsman's Guide
Samuels Jewelers <i>Subsidiary Stores</i> Andrews Jewelers Rogers Jewelers Samuels Diamonds Schubach Jewelers	Stage Stores, Inc <i>Subsidiary Stores</i> Bealls (TX) Goody's Family Clothing Palais Royal Pebbles	Tiger Direct Westgate Trek Bicycle Undergear Venue
Shop at Home	Steeles	Williams-Sonoma <i>Subsidiary Stores</i> Pottery Barn Pottery Barn Kids West Elm
Signature Styles LLC <i>Subsidiary Stores</i> Newport News Shape FX	Talbots Taylor Rental The Buckle	Z Gallerie
Silhouettes	The Company Store <i>Subsidiary Store</i> Kids Company	
Solutions		

12 TD Retail Services Affiliated Stores

Camille La Vie <i>Subsidiary Store</i> Group USA	Fred Meyer Jewelers <i>Subsidiary Store</i> Littman Jewelers	Pilgrim Furniture City Target
Design Within Reach	Furnitureland South	Tourneau
Forest River RV		

13 Crown Jewelers (Online Only) Affiliated Store

Crown Jewelers		
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14 Choose 'N Charge Credit Affiliated Store

Swiss Colony brands <i>Subsidiary Stores</i> Ashro Charles Keath Country Door Ginny's Home Visions Midnight Velvet	<i>Subsidiary Stores (cont.)</i> Monroe and Main Montgomery Ward RaceTeamGear.com Rogers Jewelers Seventh Avenue	<i>Subsidiary Stores (cont.)</i> Shaw's Jewelers Swiss Colony Tender Fillet Weisfield Jewelers Wisconsin Cheesman
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15 Maverick Country Stores Inc. Affiliated Store

Maverick Adventure Club		
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