Plan Terms	Plan A	Plan B
Average monthly balance	\$2,500	\$2,500
APR	0.18	0.14
Annual finance charges	\$450	\$350
Allitual linalice charges	Ф <del>4</del> 30	4330
Annual fee	\$20	\$0
Total cost	\$470	\$350
	1200 5	
Total Annual saving	\$120	

# **Mini Credit Payment Plan**

**Ying-Ying Zheng** 

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