

(I) ANY BANK, TRUST COMPANY, OR SAVINGS BANK HAVING ITS PRINCIPAL PLACE OF BUSINESS IN THIS STATE AND INCORPORATED UNDER THE LAWS OF THIS STATE OR ANY DEPOSITORY INSTITUTION HAVING ITS PRINCIPAL PLACE OF BUSINESS IN THIS STATE AND ORGANIZED UNDER THE AUTHORITY OF THE UNITED STATES; AND

(II) ANY SUBSIDIARY OF A BANK HOLDING COMPANY, AS DEFINED IN THE FEDERAL BANK HOLDING COMPANY ACT OF 1956, AS AMENDED, WHICH IS DOMICILED, DOING BUSINESS, AND OFFERING A REVOLVING CREDIT PLAN INVOLVING THE ISSUANCE OF CREDIT DEVICES IN THIS STATE.

(B) "BORROWER" MEANS A CORPORATION, PARTNERSHIP, ASSOCIATION, GOVERNMENT OR GOVERNMENTAL SUBDIVISION OR AGENCY, TRUST, INDIVIDUAL, OR OTHER ENTITY BORROWING RECEIVING A LOAN OR OTHER EXTENSION OF CREDIT UNDER THIS SUBTITLE.

(C) "CONSUMER BORROWER" MEANS AN INDIVIDUAL BORROWING RECEIVING A LOAN OR OTHER EXTENSION OF CREDIT UNDER THIS SUBTITLE FOR PERSONAL, HOUSEHOLD, OR FAMILY PURPOSES.

(D) "REVOLVING CREDIT PLAN" OR "PLAN" MEANS A PLAN THAT CONTEMPLATES THE EXTENSION OF CREDIT UNDER AN ACCOUNT GOVERNED BY AN AGREEMENT BETWEEN A BANK CREDIT GRANTOR AND A BORROWER UNDER WHICH:

(1) THE BANK CREDIT GRANTOR PERMITS THE BORROWER AND, IF THE AGREEMENT GOVERNING THE PLAN PERMITS, PERSONS ACTING ON BEHALF OF OR WITH AUTHORIZATION FROM THE BORROWER TO MAKE PURCHASES OR OBTAIN LOANS FROM TIME TO TIME;

(2) THE AMOUNTS OF PURCHASES AND LOANS ARE CHARGED TO THE BORROWER'S ACCOUNT;

(3) THE BORROWER IS REQUIRED TO PAY THE BANK CREDIT GRANTOR THE AMOUNTS OF ALL PURCHASES AND LOANS CHARGED TO THE BORROWER'S ACCOUNT UNDER THE PLAN BUT HAS THE PRIVILEGE OF PAYING AMOUNTS DUE FROM TIME TO TIME AS AGREED; AND

(4) INTEREST OR FINANCE CHARGES MAY BE CHARGED AND COLLECTED BY THE BANK CREDIT GRANTOR FROM TIME TO TIME ON THE AMOUNTS DUE UNDER THE PLAN.

(E) "PURCHASE" MEANS AN EXTENSION OF CREDIT FOR A PURCHASE OF REAL OR PERSONAL, TANGIBLE OR INTANGIBLE PROPERTY, OR AN EXTENSION OF CREDIT FOR SERVICES, LICENSES, TAXES, OFFICIAL FEES, FINES, PRIVATE OR GOVERNMENTAL OBLIGATIONS, OR ANY OTHER THING OF VALUE, INCLUDING A CHARITABLE CONTRIBUTION.

(F) "LOAN" MEANS A CASH ADVANCE TO BE PAID TO OR FOR THE ACCOUNT OF THE BORROWER.

(G) "CREDIT DEVICE" MEANS ANY CARD, PLATE, CHECK, DRAFT, IDENTIFICATION CODE, OR OTHER MEANS OF IDENTIFICATION CONTEMPLATED BY THE AGREEMENT GOVERNING THE PLAN.