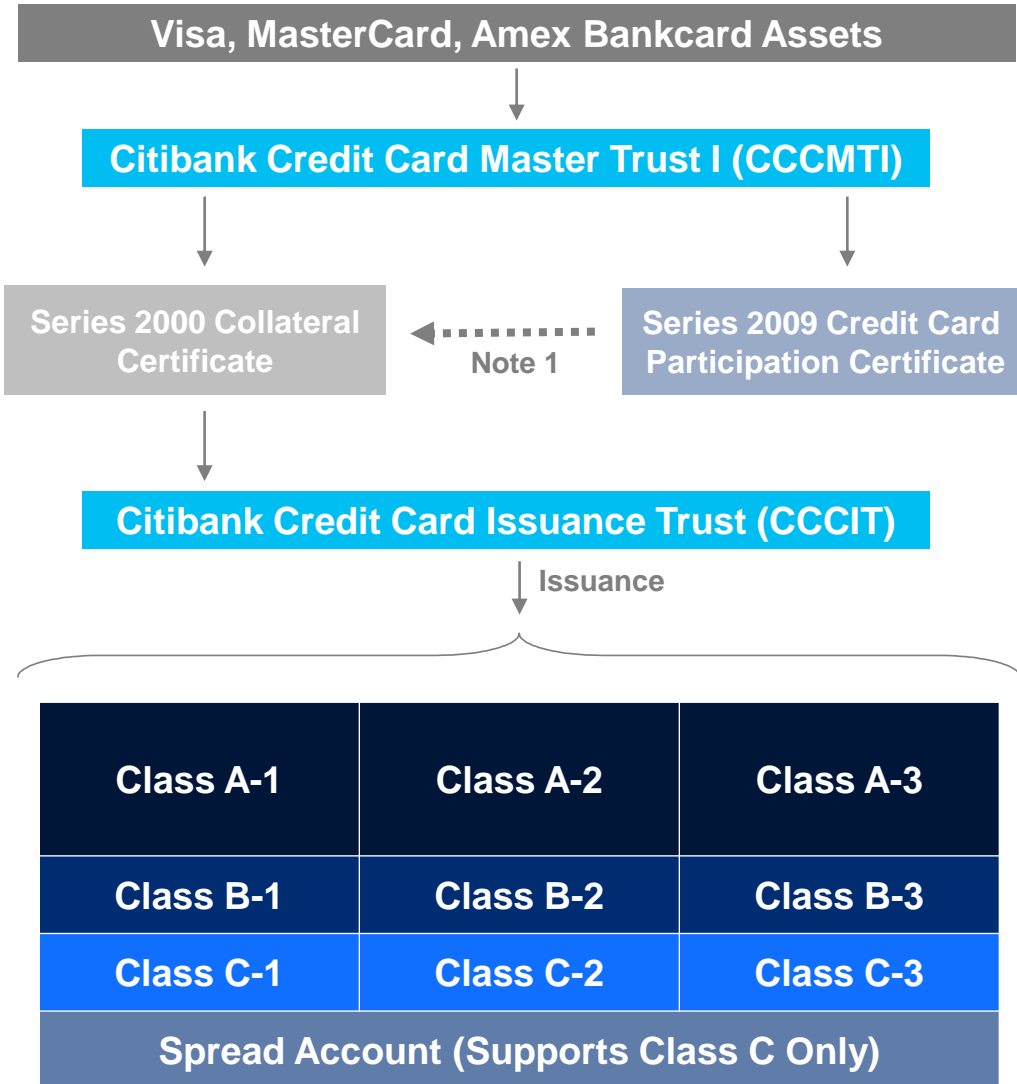


# CCCIT Structure



## CCCIT

- Delaware statutory trust
- Issues notes
- “Socialized” trust
- Credit Enhancement support:
  - Class A => 15.50%
  - Class B => 10.45%
  - Class C => 3.71% & Spread Account

### Spread Account Trapping Levels:

Excess cash	Principal Contribution
4.5% to 4.01%	1.00%
4.00% to 3.51%	1.50%
3.50% to 2.51%	2.50%
2.50% to 1.51%	4.00%
1.50% to 0.01%	6.00%
0.00% or less	7.00%

Note 1: The Series 2009 Credit Card Participation Certificate provides enhancement to the Series 2000 Collateral Certificate