

B:10.504"
T:10.004"
S 9.504"

← CONVERTING WEB DIRECTION

.500" CUE MARK AREA
NO PRINT OR VARNISH

DIECUT AND REMOVE ON PRESS

.250" NO LIVE COPY

TO CREATE BLEED, EXTEND PRINT .125" INTO THIS AREA

FACE OF POCKET

FLAP COVERS SHADED AREA

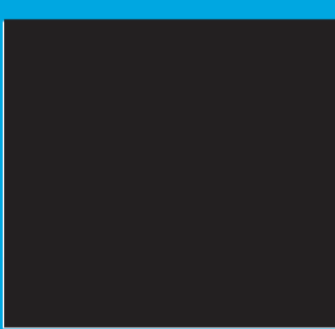
 **Fast response:**  **com/** 
HOT MELT GLUE TACKS


 **Mail this for** 
HOT MELT GLUE TACKS

IMAGING AREA PERSONAL
PRINT INK COVERAGE
LIMITED 30% TOTAL IN IMAGED AREAS

PRESORTED
STANDARD
U.S. POSTAGE
PAID

NOW EVEN BETTER!

Earn **2X**  **Points**
on dining and entertainment and
enjoy a long lasting intro rate

No Annual Fee

See details inside.



2x Dining & Entertainment

Double points on many of the things you already do.



Fast response in as little as 60 seconds.  **com/** 

Redeem for **gift cards or travel rewards** from these merchants and more –
in our extensive  Rewards collection!

0%

 Intro APR for **21 months**
on balance transfers and purchases

After that, **11.99%** variable APR

B 16.625"
T 16.125"
S 15.625"



.250" TRIM ON PRESS FOR BLEED (TO CREATE BLEED, EXTEND PRINT .125" INTO THIS AREA)

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Come for the low intro APR

INSIDE OF GATEFOLD

0% intro APR for **21** months
on balance transfers and purchases

HOT MELT GLUE TACK

After that, the APR will be

HOT MELT GLUE TACK

11.99% variable

- ▶ Use it to make a balance transfer and pay off high rate credit cards
- ▶ Use it to make a purchase and enjoy months of our lowest intro interest rate

Stay for the perks

Get more out of life...and your card.

Now earn double points on purchases within these categories.



HOT MELT GLUE TACK

2X Dining

- Coffee Shops
- Fast Food
- Restaurants
- Takeout
- Cocktail Lounges



HOT MELT GLUE TACK

2X Entertainment

Recreation

- Amusement Parks
- Music/Movie Downloads
- Movie Theaters
- Movie Rentals & Subscriptions

Live Events

- Concerts
- Theater & Performing Arts
- Sporting Events

Culture

- Tours & Attractions
- Exhibitions
- Galleries
- Museums

*Please see enclosed Rewards, Card Terms and Conditions on back of letter.

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.500" GLUE AREA
(NO PRINT OR VARNISH)

.500" GLUE AREA
(NO PRINT OR VARNISH)

INSIDE OF POCKET
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CONVERTING
WEB DIRECTION



.500" CUE MARK AREA
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B 16.625"
T 16.125"
S 15.625"

F 0.25"
F 3.75"
F 4"
F 4.25"
F 3.25"
F 0.625"

S:9.504"
T:10.004"
B:10.504"

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Get our lowest intro rate and earn unlimited points.

LETTER PG. 1

2x Dining & Entertainment

1x Other Purchases

0% Intro APR for 21 months
on balance transfers and purchases

11.99% variable APR after that

Dear Sample A. Sample,

As a valued cardmember, you've been pre-selected to apply to get a low intro rate on balance transfers and on purchases for 21 months, on top of a rewards program that lets you earn unlimited points on purchases. It's all yours with the new and improved Card. It's the card for people who love points.

Enjoy a long lasting intro rate on balance transfers and purchases

You get a 0% Intro APR on purchases for 21 months from date of account opening and 0% Intro APR on balance transfers for 21 months from date of first transfer. After that, the APR will be 11.99% variable. All balance transfers must be completed within the first 4 months of account opening. There is a 3% balance transfer fee (minimum \$5) for each transfer.

2x Points on dining and entertainment

Earn 2 Points for every \$1 you spend on dining and entertainment such as your favorite drink at your local coffee shop, meals out at restaurants and movie tickets. Plus, you'll earn 1 Point for every \$1 you spend on other purchases – from your daily commute to your monthly bills. Then, you can redeem your points for an amazing range of rewards, including gift cards, merchandise, travel rewards and more*. Redeem with as few as 1,000 points, or save them up without worry – there's no cap or expiration on the points you earn. Please see Rewards, Card Terms and Conditions on back of letter for details.

Get an instant decision in as few as 60 seconds

Don't delay – apply now at .com/ and start saving!

P.S. enjoy a 0% intro APR for 21 months on balance transfers and on purchases!
Plus, earn unlimited points that do not expire – all with no annual fee.

Please see the enclosed Disclosures for rates, fees and other cost information.

* See back for Important Information.

, your Invitation Number is 999999999999.
Request your by 01/15/2014.

Fast response: .com/ **Mail this form**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPTOUT (1-888-567-8688). See **PRESCREEN & OPT-OUT NOTICE** on the other side for more information about prescreened offers.

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Card Application Form

Please see the enclosed Disclosures, which include rates, fees and other cost information.

STEP 1. PERSONAL INFORMATION.

Social Security Number _____ Date of Birth _____
Primary Phone No. with Area Code _____ Business Phone No. with Area Code _____
Annual Salary and Wages† _____ Other Annual Income† _____
Monthly Mortgage or Rent Payment _____

If the printed address is other than your home address, you must also write your home address below.

999999999999 99999
99 99 999 99
NAME
ADDRESS LINE 1
ADDRESS LINE 2
CITY, ST 98765-4321

STEP 2. EMAIL ADDRESS, ADDITIONAL AUTHORIZED USER AND SECURITY WORD.

Email Address: Include full address with punctuation. Example: .com If you provide an email address, we may use it to contact you about your account. We may also use your email address to send you information about products and services you might find useful.

I would like a second card at no additional cost. (Print the full name of the authorized user.)

Security Word: 10 characters or less. Use letters or numbers. Please use one: Best friend's last name; Last 4 digits of a relative or friend's phone number; Pet's name; Favorite teacher's name.

STEP 3. BALANCE TRANSFER OPTION.

Credit Card Issuer _____ Account Number _____
Dollars _____ Cents _____

STEP 4. AUTHORIZED SIGNATURE.

Signature _____ Date _____

By signing at left, I certify that I have read the Disclosures, and agree to and meet the Terms and Conditions of Offer on the reverse side.

Fast response: .com/
Apply by 01/15/2014

999999999999
SOLS 217176

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TO CREATE BLEED, EXTEND PRINT .125" INTO THIS AREA

CONVERTING WEB DIRECTION

.500" CUE MARK AREA
NO PRINT OR VARNISH
.625" TRIM ON PRESS

.375" NO PRINT OR VARNISH

.375" NO PRINT OR VA

CHIP & REMOVE ON PRESS

CHIP & REMOVE ON PRESS

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.250" NO LIVE COPY

4.25" S350 IMAGING AREA (PERSONALIZATION) BAR 2A
4.25" S350 IMAGING AREA (PERSONALIZATION) BAR 2B
PLATE PRINT INK COVERAGE CANNOT EXCEED 30% TOTAL IN IMAGED AREAS

T 17625"
S 16975"

.250" NO PRINT OR VARNISH

REWARDS CARD TERMS AND CONDITIONS

REWARDS is offered to certain cardmembers ("you") at the sole discretion of [REDACTED] N.A. ("we"), the issuer of your card account ("Card Account").

classified as establishments that operate attractions and exhibits for tourists. Record stores are classified as establishments that sell CDs and related items, including online record stores.

- 2 [REDACTED] Points for every dollar you spend on purchases at restaurants and on select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores;
- 1 [REDACTED] Point for every dollar you spend on all other purchases.

- You may earn [REDACTED] Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn [REDACTED] Points and you will lose any accumulated [REDACTED] Points that have not been transferred to your [REDACTED] Member Account.

Restaurants are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for take out, and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants. Sports promoters are classified as merchants that operate and promote live sporting events (professional or semi professional), and may also include sports stadiums.

- If you do not already have a [REDACTED] Rewards Member Account ("Member Account"), one will be set up for you. [REDACTED] Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the [REDACTED] Points you earned to your [REDACTED] Member Account.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. [REDACTED] N.A. ("we" or "us") is the issuer of your account. [REDACTED] N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- To process the application for a new account, it must be:
1. Accurately completed,
2. Signed and verifiably correct, and
3. Returned by the expiration date.
- Please send the [REDACTED] [REDACTED]
- Please allow four weeks from date of mailing to process a completed application.
- We may gather information about you, including from your employer, your bank, credit

bureaus and others, to verify your identity and determine your eligibility for credit, renewal of credit and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.

- To receive the [REDACTED] Card, you must meet our applicable criteria bearing on credit worthiness. Your revolving credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your revolving credit limit when you receive your card. Some revolving credit limits may be as low as \$2,000. Please note that cash advances may be limited to a portion of your revolving credit limit.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: No marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

PRESCREEN & OPT OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll free at 1 888 5 OPTOUT (1 888 567 8688) or write to any of the following consumer reporting agencies: [REDACTED]

IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS

Balance Transfer Instructions:

- 1. Complete the Balance Transfer Option on your Application Form or call customer service after you receive your card. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights. You may not transfer balances from other accounts issued by [REDACTED] N.A. or its affiliates.
2. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees, we approve. It will take at least 14 days after your account is opened to process balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card.

Things You Should Know About Your Balance Transfer Offer:

- If you transfer a balance with this offer you may not be able to avoid interest on purchases, even if your promotional balance transfer has a 0% APR. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by your due date each month.
- Balance transfers are made available at our discretion. All balance transfers are subject to the standard purchase APR unless an introductory or other promotional rate applies.
- If you default under your card agreement, you may lose any promotional APR on the balance transfer.

10 reasons to apply

- 1. Long lasting intro rate & no annual fee
2. Earn 2 [REDACTED] Points for every \$1 spent on dining and entertainment
3. Plus earn 1 [REDACTED] Point per \$1 spent on other purchases
4. Redeem [REDACTED] Points for travel rewards, merchandise, gift cards and more
5. No earnings caps - and [REDACTED] Points do not expire
6. [REDACTED] tickets and access to special events for cardmembers**
7. 24/7 Personal Concierge service
8. \$0 Fraud Liability and security features
9. Retail Purchase Protection and Price Protection, plus Extended Warranty on purchases***
10. Enjoy global acceptance and enhanced security when you use your card at merchants that use chip terminals to accept your payment. To learn more about Chip Technology, visit [REDACTED] com/chiptechnology.

* [REDACTED] Point values and the rewards available for redemption are subject to change at any time. Check [REDACTED] com for the most up to date reward collection.
** [REDACTED] is not responsible for products or services offered by other companies.
*** Some restrictions apply. See [REDACTED] com for specific offer details and information. [REDACTED] is not responsible for products or services offered by other companies.
*** Buyers Security coverage (limited to \$1,000 per occurrence and \$50,000 per cardmember, per year) is excess coverage and is underwritten by [REDACTED] Insurance Company. Extended Warranty coverage is underwritten by [REDACTED] Company, Inc. (Coverage duplicates the manufacturer or store warranty up to a maximum of 12 months on most items you purchase and is limited to the lesser of the amount charged to your card or \$10,000). For both benefits, certain conditions, restrictions and exclusions apply. Details of coverage will be provided upon cardmembership. Price Protection coverage is underwritten by [REDACTED] Insurance Company. (Coverage is limited to \$250 per item and a maximum of \$1,000 per cardmember per year.) Certain conditions, restrictions and exclusions apply. Details of coverage will be provided upon cardmembership.



The listed merchants are in no way affiliated with [REDACTED] N.A., nor are the listed merchants considered sponsors or co sponsors of this program. Use of merchant names and/or logos are by permission of each respective merchant, and all trademarks are the property of their respective owners. Terms and conditions are applied to gift cards/certificates. Please see the merchant's gift card/certificate/website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

©2013 [REDACTED] N.A. [REDACTED] Private Pass, [REDACTED] Rewards Design and [REDACTED] with Arc Design are registered service marks of [REDACTED] Inc. [REDACTED] and [REDACTED] Brand Mark are registered trademarks of [REDACTED] International Incorporated.

To apply for a different [REDACTED] card simply go online to [REDACTED] com. Terms may vary. A-1113-084P123

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F 3.25"

F 3.25"

F 3.25"

F 0.625"

S 16.975"

T 17.625"

