

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

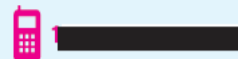
.250" NO LIVE COPY


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

FACE OF POCKET

FLAP COVERS SHADED AREA

 **Fast response:** 
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. 

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



HOT MELT GLUE TACK

2X Dining

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

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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.250" NO LIVE COPY

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

.500" GLUE AREA
(NO PRINT OR VARNISH)

.500" GLUE AREA
(NO PRINT OR VARNISH)

INSIDE OF POCKET
(NO LIVE COPY)

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

DIECUT AND REMOVE ON PRESS

CONVERTING
WEB DIRECTION



.500" CUE MARK AREA
NO PRINT OR VARNISH

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"

.250" NO PRINT OR VARNISH

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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999999999999 99999 99 99

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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

.250" NO LIVE COPY

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

TO BLEED, EXTEND PRINT .125" INTO THIS AREA

.250" NO LIVE COPY

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

.250" NO LIVE COPY

TO BLEED, EXTEND PRINT .125" INTO THIS AREA

CHIP & REMOVE ON PRESS

T 17.025"
S 16.975"

.250" NO PRINT OR VARNISH

REWARDS CARD TERMS AND CONDITIONS

REWARDS is offered to certain cardmembers ("you") at the sole discretion of 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 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 Point for every dollar you spend on all other purchases.

- You may earn Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn Points and you will lose any accumulated Points that have not been transferred to your 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 Rewards Member Account ("Member Account"), one will be set up for you. Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the Points you earned to your 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. N.A. ("we" or "us") is the issuer of your account. 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.

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 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.

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.

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.
2. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received.

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.
- 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.

10 reasons to apply

- 1. Long lasting intro rate & no annual fee
2. Earn 2 Points for every \$1 spent on dining and entertainment
3. Plus earn 1 Point per \$1 spent on other purchases
4. Redeem Points for travel rewards, merchandise, gift cards and more
5. No earnings caps - and Points do not expire
6. 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.

* Point values and the rewards available for redemption are subject to change at any time. Check com for the most up to date reward collection.
** Some restrictions apply. See com for specific offer details and information. 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 Insurance Company.



The listed merchants are in no way affiliated with 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.

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

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

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



CONVERTING WEB DIRECTION

.375" NO PRINT OR VARNISH

.375" NO PRINT OR VARNISH

T 17.625" S 16.975"

CHIP & REMOVE ON PRESS

TO BLEED, EXTEND PRINT .125" INTO THIS AREA

.250" NO LIVE COPY

.250" NO LIVE COPY

TO BLEED, EXTEND PRINT .125" INTO THIS AREA

CHIP & REMOVE ON PRESS

.250" NO PRINT OR VARNISH

30% MAXIMUM INK COVERAGE TO ENSURE PROPER GLUE ADHESION



939197876894324273524

WARNING: Tampering with this business reply envelope or its contents may result in legal action

IMPORTANT! Please be sure to:

- Enclose your Application Form.
- Check your name and address and clearly mark any necessary corrections.

BRE P 6168

.375" NO PRINT OR VARNISH

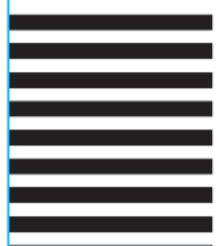
.375" NO PRINT OR VARNISH



BUSINESS REPLY MAIL
FIRST CLASS MAIL PERMIT NO. 1533 SIOUX FALLS, SD

POSTAGE WILL BE PAID BY ADDRESSEE

4.25" S3500 IMAGING AREA (PERSONALIZATION) BAR 1A
PLATE PRINT INK COVERAGE CANNOT EXCEED 30% TOTAL IN IMAGED AREAS



RIGHT-MOST BAR
MUST BE PLACED
IN THE
UNITED STATES

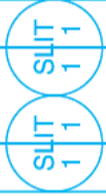


.250" NO PRINT OR VARNISH

CONVERTING WEB DIRECTION



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



.250" NO PRINT OR VARNISH

.375" NO PRINT OR VARNISH

.375" NO PRINT OR VARNISH

DISCLOSURES

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for 21 months from date of account opening. After that, your APR will be 11.99% . This APR will vary with the market based on the Prime Rate.
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APR for Balance Transfers	0% introductory APR for 21 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be 11.99% . This APR will vary with the market based on the Prime Rate.
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APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
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Penalty APR and When it Applies	Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
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How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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Minimum Interest Charge	If you are charged interest, the charge will be no less than 50 cents.
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For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
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Fees

Annual Fee	None
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Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Either \$5 or 3% of the amount of each transfer, whichever is greater. • Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater. • Foreign Purchase Transaction: 3% of each purchase transaction in US dollars.
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Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$35. • Returned Payment: Up to \$35.
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How We Will Calculate Your Balance: We use a method called "daily balance."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

Payment Allocation: We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest rate balance first.

3.750"
3.875"
.875"
500"
.055"
3.250"
.2125"
3.250"
.055"
3.250"

F.3.75"
F.3.875"
F.0.875"
F.0.5"
F.3.25"
F.3.25"
F.3.25"
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