

PERSONAL CREDIT CARD

Your choice of card,
YOUR CHOICE OF BENEFITS.

All cards come with
NO ANNUAL FEE



APPLY TODAY!
Mail back the attached application.

Choose the prestige of PLATINUM



or the richness of REWARDS.

0% Intro APR¹
on purchases and balance transfers
for 6 billing cycles

Variable APR as low as 10.99%
after 6 billing cycles

CASH REWARDS CARD

- 1% CASH BACK on net purchases²
- Get \$50 rewards checks automatically
- 0% intro APR¹ on purchases and balance transfers for six billing cycles

PLATINUM REWARDS CARD

- Earn 1 point for every \$1 in net purchases²
- Choose from over 1,000 rewards including travel discounts, gift cards or build your own reward³
- 0% intro APR¹ on purchases and balance transfers for six billing cycles

PLATINUM CARD

- Travel benefits including travel accident insurance and auto rental collision waiver
- 0% intro APR¹ on purchases and balance transfers for six billing cycles

FREE CELL PHONE PROTECTION

Whichever card you choose, use it to pay your cell phone bill and it's protected from damage or theft. Details provided with your new card.

APPLY TODAY!

Mail back the attached application.

¹ See Interest Rates and Interest Charges disclosures on Disclosure Page 1.

² Net purchases are defined as the dollar value of goods and services purchased with the card, minus any credits, returns or other adjustments reflected on the monthly statements.

³ Available prizes and point levels are subject to change without notice. Sample listing only. Full program details will be provided after your account is opened.



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CREDIT CARD DISCLOSURE PAGE 1
Interest Rates and Interest Charges

Platinum and Platinum Rewards Cards

Annual Percentage Rate (APR) for Purchases and Balance Transfers	0% introductory APR for the first 6 billing cycles. After that, your APR will be 10.99% to 21.99% , based on your creditworthiness. This APR will vary with the market based on the <i>WSJ</i> Prime Rate.
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Cash Rewards Card

Annual Percentage Rate (APR) for Purchases and Balance Transfers	0% introductory APR for the first 6 billing cycles. After that, your APR will be 15.99% . This APR will vary with the market based on the <i>WSJ</i> Prime Rate.
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All Cards

APR for Cash Advances	24.99%
Penalty APR and When it Applies	24.99% This APR may be applied to your Account if you: 1) Make a late payment; How Long Will the Penalty APR Apply? If your APRs are increased because you are 60 days late, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 26 days after the close of each Billing Cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard .

Fees

Annual Fees	
Annual Fee	\$0
Transaction Fees	
Balance Transfer	4% of the amount of each transfer.
Cash Advance	Either \$5 or 4% of the amount of each Cash Advance, whichever is greater.
International Transaction	3% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR for Purchases and Balance Transfers and apply the APR in effect or the Penalty APR if you make a late payment.

See Disclosure Page 2 for more important information about your account.

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 535 CINCINNATI OH
POSTAGE WILL BE PAID BY ADDRESSEE
MD: 1M0CBT
CARD CENTER
38 FOUNTAIN SQUARE PLAZA
CINCINNATI OH 45273-9276



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



