

Bandwagon Credit

Introductory 4.7% APR for all CASH ADVANCES, including

CREDIT LINE UP TO:
\$100,000

BALANCE TRANSFERS. Incredible benefits . . . a new standard of

SERVICE. Simply return your PERSONAL REQUEST FORM today.

Dear Graduating High School Senior,

The goal is simple: provide a credit card program to **BestEver** Club members that is so outstanding it outshines all other prestigious cards and will establish a new standard of excellence. Now, by responding to this special invitation, you can receive all the benefits of the **BestEver** Club credit card, issued by **Bandwagon Credit**.

As a member of the **BestEver** Club, you'll be pleased to know that using the **Bandwagon Credit** card means supporting your group in the best way possible. A contribution will be made to **BestEver** when your new account is opened and whenever your account is renewed. And, your group will get an additional contribution every time your card is used to make a purchase—and at no additional cost to you.

The **Bandwagon Credit** card also offers you outstanding benefits, all in a credit card that comes with **no annual fee**. You'll also like the higher credit line—up to \$100,000. And you'll probably agree that, while it is possible, it should be hard to run out of buying power. But, if you ever do need an increase in your credit line, your request will be processed in just 15 minutes.

You'll find a whole new level of service that few credit card issuers can provide. For starters, you can call **Bandwagon** 24 hours a day, 7 days a week and speak with a Customer Service representative. Or you can access your account online any time of the day or night.

(Over, please, for re benefits)

- No Annual Fee
- Introductory 4.7% APR for all cash advances, including balance transfers.
- **Bandwagon Service**—24 hours a day/7 days a week
- Unsurpassed fraud protection
- Year-End Summary of Charges
- Up to \$2,000 supplemental lost checked baggage protection
- \$1 million in travel accident insurance
- Credit line increase decisions in 15 minutes
- **Bandwagon Security**—the safest way to shop online

4.7% Introductory APR. No Annual Fee.

Reply below or CALL TOLL-FREE 1-800-555-0000

TTY users, call toll-free 1-800-555-0000

▼Detach here

YOUR PERSONAL REQUEST FORM

YES! I'd like a **Bandwagon** card with no annual fee and a 4.7 % introductory APR.

Place Sticker Here

Print your name as you would like it to appear on card. *Please print clearly in black or blue ink.*

Please send an additional card at no extra cost for:

Name _____

First M.I. Last

Relationship _____

Attention

You can always carry more than one credit card. So be sure to send for your new **Bandwagon Credit** card right away! With it you'll enjoy another line of credit as well as excellent benefits and service. Reply today. Remember, **it costs you nothing** to respond!

Before completing this application, you should be able to answer "Yes" to these questions:

Do you have a Total Household Income of \$15,000 or greater? (Not applicable to students) Yes No

Is your credit history free of bankruptcies or seriously delinquent accounts? Yes No

_____ Date ____/____/____ MY

SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

Please print clearly in black or blue ink.

Social Security # _____ Birth date _____

—

Mother's maiden name (for security purposes) _____

—

Home Address _____

(If different from address at left.)

City _____ State _____ ZIP _____

—

Monthly Are you: Homeowner Renter

Other

Housing Payment \$ _____ Your annual salary \$ _____

—

Home phone (____) _____ Other household Income \$ _____

—

Business phone (____) _____ Total

household

Employer _____ income

(If self-employed, please state the nature of your business.) Years

Position _____ There _____ Other Income _____

—

If student, please specify the name of your school and year of graduation.

YES _____ I want OPTIONAL Credit Protection. I have read the summary on the reverse. Upon enrollment bill \$.085 per \$100 of Plan balance to the account monthly. I may cancel any time, enrollment not required to obtain credit.

Your new credit card also gives you access to **Best Ways** Travel. One toll-free call connects you with travel specialists who know all about some of the world's best vacation hide-aways as well as outstanding travel values.

The highest credit line available. . .an introductory 4.7% APR on balance transfers and all cash advances . . . Year-End Summary of Charges . . . 24-hour a day customer service—these all mean the “best value” in premium cards today.

To apply for your **Bandwagon** credit card, just complete and return the Personal Request Form, and start to get premium **Bandwagon** service firsthand.

P. S. To take full advantage of the introductory 4.7% APR – be sure to request a balance transfer when you make your very first phone call.

OPTIONAL PROTECTION PLAN (Initial the front of your application to sign up.)

Sign up for the optional protection plan. It can be cancelled anytime. It is not required to be approved for credit. The following is a summary of coverage. A complete description of eligibility, benefit restrictions and exclusions will be provided upon enrollment (see "Terms and Conditions"). You have 30 days after enrollment to cancel without cost. During the plan's activation period, charging privileges are suspended and finance charges accrue.

Coverage. Subject to certain conditions and limitations, the Plan provides a monthly payment benefit ("monthly benefit") and a total debt benefit on enrolled accounts. The **monthly benefit** cancels the current monthly payment if involuntary unemployment, hospitalization, or total disability occurs, or in the event of the primary or co-applicant's family leave of absence ("FLA"). The **total debt benefit** cancels the balance owed if accidental death occurs. These are referred to as "Covered occurrences." The total number of payments cancelled for any one benefit activation period is 12 current payments (3 for FLA). For the monthly benefit and the total debt benefit, the total amount cancelled will not be more than \$20,000 or the balance owed on the date of a covered occurrence, whichever is lower. The total amount cancelled will not be more than the credit limit on the date of a covered occurrence.

Eligibility. Either the primary or co-applicant may enroll. An account holder may not participate in the plan if account payments are or become past due. An account is eligible for benefits only if already enrolled at the onset of a covered occurrence. The enrolled person must be working at least 35 hours per week in a permanent position. The enrolled person may not be self-employed to be eligible for involuntary unemployment and FLA benefits. Total disability, involuntary unemployment, and FLA must exist for 30 consecutive days before benefits can begin.

Plan Fee. The fee for the plan is based on the monthly balance owed. The monthly rate is \$0.75 for each \$100 of the balance due. The plan balance is either the new balance total (minus the plan fee billed in that billing cycle) or the total of the balances subject to finance charge whichever is greater. In either event, the maximum upon which the fee can be based is \$20,000. The fee is charged upon enrollment and is added to the account balance each month. The monthly rate may change. The plan is not "insurance"; it is a debt cancellation product provided by **Bandwagon Credit**. It is not available in all states.

CONDITIONS

I have read this application, and all the information I have given is correct. I am at least 18 years of age. I am either a United States citizen or a permanent resident of the U.S. or Puerto Rico. I give **Bandwagon Credit** permission to review my credit and employment histories and to examine any other information needed to process this request, service my account, and manage its relationship with me. I give permission for **Bandwagon Credit** to share information about me and my account with the organization endorsing this credit card program. I also permit **Bandwagon Credit** to share with others, to the extent permitted by law, such information and its credit experience with me. I understand that later I may indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept and/or use a **Bandwagon** account, I must do so in accordance with the terms of this application. I understand that the Credit Card Agreement may be changed in the future. I agree to pay all charges incurred under current or future terms. Any changes I make to the terms of this application will be null and void. I understand that if this application is approved for an account, I will have a credit line of less than \$3,000. I expect that periodically my account may be considered for automatic upgrade. I give permission for **Bandwagon Credit**, any of its affiliates, or its marketing associates to monitor and/or record any of my phone conversations with any of their representatives.

DETAILS OF OFFER AND ACCOUNT INFORMATION

Annual fee	None
Annual Percentage Rate (APR) for purchases	15.99%
Other APRs	4.7% Introductory APR for Cash Advances (including Balance Transfers) until the last day of your billing cycle that ends in December, 2001, or earlier if your payment is late; after that, 15.99% . See explanation below.
Grace period for repayment of balance for purchases	At least 25 days, if each month, we receive payment in full of date due
Method of computing the balance for purchases	Average Daily Balance (including new transactions).
Transaction fees for all cash advances and fees for paying late or exceeding the credit limit	Transaction fee for Bank and ATM cash advances: 3% of each cash advance (minimum \$5). Transaction fee for credit card cash advance checks and balance transfers: 3% or each cash advance (minimum \$5, maximum \$40). Late-payment fee: \$29. Over-the-credit-limit fee: \$29.
Transaction fee for purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, money orders, bets, lottery tickets, and casino gaming chips: 3% of each such purchase (minimum \$5).

FEATURES

BALANCE TRANSFERS. The total amount of transfer requests cannot be more than your credit limit. **Bandwagon Credit** will send either full or partial payment to your creditors in the order you list them. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Transfers are processed as cash advances as described in the credit card agreement. Cash advances incur finance charges from the transaction date. If your available credit cannot accommodate any transaction, fee and/or finance charge, the account will be subject to over-the-credit-limit costs. Transfers and/or cash advances may not be used to pay off or pay down another **Bandwagon** account. **Transaction fees are waived on transfers requested with your application.**

When your minimum monthly payment is late (i.e., not received by 2 p.m. on its Payment Due Date), the non-introductory APR will be applied to new and outstanding cash advance balances starting on the first day of the next billing cycle. The non-introductory APR for **Bandwagon Credit** is subject to change. **Bandwagon Credit will allocate your payments to balances (including new transactions) with a 4.7% APR before balances with higher APRs.**