

The EVERYTHING Credit Card

Call the toll-free number NOW!

Dear Graduating High School Senior,

Are you looking for a little more credit just to help make ends meet? Now you can request it with the new **EVERYTHING** credit card.

The Everything Card offers you:

- **0% introductory APR** on everything you buy until December 31, 2001; after that, you'll get one **low fixed rate of 12.9%** on all future purchases and even cash advances!
- Auto rental insurance
- Purchase Protection
- Access to cash at ATMs around the world
- No liability for unauthorized use

A \$49 refundable deposit is required but send no money now. The deposit will be applied to your first billing cycle.

Enjoy the benefits of a Premium Card

High School Senior
1111 Main Street
Anytown, USA 00000

Call Everything Card today!

**Requesting the Premiere
EVERYTHING card is easy.**

Simply call the toll-free number or complete and return the attached invitation before the offer expires. Upon approval, you could have your card within days.

Sincerely,

P.S. Reply today! This offer for an **EVERYTHING** credit card expires soon!

Call for your Everything Card today!

▼ Please detach and return. Please print clearly in black or blue ink. ▼

Call 1-800-555-0000 or return this
EVERYTHING Invitation to reply!

Reply before: **May 1, 2001**

Please see the Important Disclosures on
the back of the letter for rate, fee and
other cost information.

**YES! I want this new EVERYTHING card
with a 0% introductory purchase APR!**

1. Tell us about yourself

Social Security Number

Date of Birth

Home Phone

2. Sign Here

I have read the Terms and Conditions on the back of this offer and agree to abide by them. If this application is approved, I agree to receive further details about my rights at a later date. I give permission for EVERYTHING Credit to check my credit and employment references. *This offer is nontransferable.* To avoid delays, please provide all information requested.

Signature

Date

AGREEMENT TO TERMS

I have read the information provided below and agree to the terms described. I have enclosed the Security Account Assignment Agreement. I am requesting that a credit card and Security Account to track my deposit funds be established in my name. I understand that my \$49 deposit will be used as collateral to secure my credit card obligations. *Because my funds are security for my card, I understand that withdrawals from the Deposit Account are not allowed.*

IMPORTANT DISCLOSURES

ANNUAL PERCENTAGE RATE (APR) for purchases	A fixed introductory rate of 0.0% through the December 2001 billing period. Beginning with the January 2002 billing period, a fixed rate of 14.9% (0.04082% daily periodic rate).
Other APRs	Cash Advance APR , including convenience checks: a fixed rate of 12.9% (0.04082% daily periodic rate). Penalty APR : a variable rate equal to 21.15% (0.05795% daily periodic rate) based on the conditions specified below. Rate in effect as of 1/1/01. Balance Transfer APR : same as for purchases.◆
Variable rate information	Your penalty APR may vary quarterly if your payments are late. The rate will be determined by adding 13.4% to the Prime Rate✚
Grace period	25 days without a finance charge on new purchases (if the new balance is paid in full each month by the due date.)
Method of computing the balance used in calculating finance charges for purchases	Average daily balance (including new purchases).
Annual membership fee	\$49
Minimum finance charge	For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed.
Miscellaneous fees	Cash advance fee: 3% of amount of the cash advance (not less than \$5.00) Late payment fee: \$19. Over-the-limit fee: \$19. Balance Transfer fee: \$0.

Returned check fee: \$29.

- ◆ If we do not receive your minimum monthly payment for two consecutive billing periods, the rate for purchases, cash advances and balance transfers may be increased to the Penalty APR. The increase will become effective no later than two billing periods following the date you reach the “past due” status.
- ✚ The Prime Rate used to determine your APR is the rate published in the “Money Rates” section of *The Wall Street Journal* on the 25th day of Dec., Mar., June and Sept. or, if not published on that date, as published on the immediately preceding publication date and will take effect on the first day of the Jan., Apr., July and Oct. billing periods.

The \$49 security deposit will be billed to the purchase segment of your account within your first two billing periods and will be held as collateral for the repayment of your account charges. You will not earn interest on this money.

Minimum Payment: Your minimum payment will be determined by calculating 3% of your outstanding balance or \$15, whichever is greater. If your balance is less than \$15, your minimum payment will equal your balance.

Terms of Offer:

I am requesting that **EVERYTHING Credit** establish a credit card account in my name. To qualify I understand:

- 1) I must be at least 18 years of age;
- 2) I must be a citizen of the United States or a permanent resident alien;
- 3) all the information provided on my request must be complete, accurate and verifiable;
- 4) my credit limit will be determined after **Everything Credit** reviews my credit history; and
- 5) I will not be eligible for this offer if I have applied for or accepted another credit card issued by **Everything Credit** within the last 45 days.

Refer to the “Important Information About Your Credit Card Account” enclosure for additional important information.

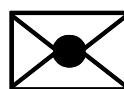
There are 2 simple ways to reply.

Telephone



Call **Everything Credit**
at 1-800-555-0000.

Mail



Complete the **Everything**
Invitation on the other side
and return it in the enclosed
postage-paid envelope.