

VISA® and MasterCard® Consumer Credit Card Application

PLEASE CHOOSE ONE: VISA Platinum Flex Miles VISA Platinum VISA Classic Flex Miles VISA Classic Gold MasterCard

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **WHAT THIS MEANS FOR YOU:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PLEASE CHOOSE ONE: INDIVIDUAL APPLICATION JOINT APPLICATION if you intend to apply for joint credit initial here: Applicant _____ Co-Applicant _____

LAST NAME FIRST NAME MIDDLE INITIAL MOTHER'S MAIDEN NAME (For Security Purposes)

STREET ADDRESS CITY STATE ZIP CODE YEARS AT ADDRESS

NAME OF LANDLORD OR MORTGAGE COMPANY
 OWN RENT

BIRTH DATE SOCIAL SECURITY NUMBER HOME PHONE
 ()

PREVIOUS STREET ADDRESS CITY STATE ZIP CODE YEARS AT ADDRESS

NAME OF EMPLOYER OR SOURCE OF INCOME POSITION OR TITLE BUSINESS PHONE NO. OF YEARS
 ()

PREVIOUS EMPLOYER (If less than 3 years at current position) POSITION OR TITLE BUSINESS PHONE NO. OF YEARS
 ()

GROSS MONTHLY INCOME* OTHER INCOME* SOURCE OF OTHER INCOME
 \$ \$

*ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH IT TO BE CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

NAME OF CLOSEST RELATIVE NOT LIVING WITH YOU HOME PHONE ADDRESS OF CLOSEST RELATIVE
 ()

CO-APPLICANT

Complete the following questions about your spouse only if you live in a community property state, or if you choose to rely on the income or assets of your spouse. If you have a co-applicant or are requesting an authorization for a user of the account, provide information about that person. If you are relying on alimony, child support, or separate maintenance payments or on the income or assets of another person, complete regarding that person.

NAME OF SPOUSE/CO-APPLICANT BIRTH DATE SOCIAL SECURITY NUMBER
 / /

BUSINESS EMPLOYER OR SOURCE OF INCOME POSITION OR TITLE BUSINESS PHONE NO. OF YEARS
 ()

GROSS MONTHLY INCOME* OTHER INCOME* SOURCE OF OTHER INCOME
 \$ \$

*ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH IT TO BE CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

SIGNATURES

LOAN APPLICATION CERTIFICATION: Everything that I/we have stated in this application is correct to the best of my/our knowledge. I/We understand that you will retain this application whether or not it is approved. You are authorized to check my/our employment history and to ask questions about my/our credit experiences. This application is submitted to obtain credit. I/We authorize you to release information to others about my/our credit history with you and agree this application will remain your property whether this application is approved or not.

STATE LAW DISCLOSURES: Notice to New York State Residents: Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports. Notice to Ohio Residents: 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 Married Wisconsin Residents: No agreement, individual statement, or court order applying to marital property will adversely affect the creditor's interest unless the creditor, prior to the time credit is extended, is furnished with a copy of the agreement, statement, or order, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. Notice to California Residents: Regardless of your marital status, you may apply for credit in your name alone.

SIGNATURE OF APPLICANT DATE SIGNATURE OF CO-APPLICANT (if applicable) DATE
 X / / X / /

INTERNAL USE ONLY

EMPLOYEE CODE: (Not to exceed 5 alpha or numeric characters)

CL _____ CDS _____ DT _____ BY _____

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	PLATINUM FLEX MILES	CLASSIC FLEX MILES	NON-MILEAGE CARD*
Annual Percentage Rate	5.9% until the end of 6 billing cycles from the date the account is opened. After that 11.65%	5.9% until the end of 6 billing cycles from the date the account is opened. After that 13.65%	5.9% until the end of 6 billing cycles from the date the account is opened. After that 15.65%
Intro Periodic Rate	.492%	.492%	.492%
Variable Rate Information	Your APR may vary. The rate is determined by adding a margin of 3.9% to the Index. See explanation below.**	Your APR may vary. The rate is determined by adding a margin of 5.9% to the Index. See explanation below.**	Your APR may vary. The rate is determined by adding a margin of 7.9% to the Index. See explanation below.**
Regular Periodic Rate	0.971%	1.138%	1.304%
Penalty APR	Up to 21%. See explanation below.***	Up to 21%. See explanation below.***	Up to 21%. See explanation below.***
Annual Fee	\$35	\$35	None
Grace Period	25 days for purchases. No grace period for Cash Advances.	25 days for purchases. No grace period for Cash Advances.	25 days for purchases. No grace period for Cash Advances.
Method of Computing Balances for Purchases and Cash Advances	Average daily balances (including New Purchases and Cash Advances).	Average daily balances (including New Purchases and Cash Advances).	Average daily balances (including New Purchases and Cash Advances).
Cash Advance Fee	2% of the amount of the Cash Advance subject to a minimum fee of \$2.	2% of the amount of the Cash Advance subject to a minimum fee of \$2.	2% of the amount of the Cash Advance subject to a minimum fee of \$2.
International Transaction Fee	1% of the U.S. dollar amount of the transaction converted from a foreign currency.	1% of the U.S. dollar amount of the transaction converted from a foreign currency.	1% of the U.S. dollar amount of the transaction converted from a foreign currency.
Additional Fees	Late payment: \$29 Over-the-limit: \$29 NSF: \$29 Operator Assisted Payment: \$10	Late payment: \$29 Over-the-limit: \$29 NSF: \$29 Operator Assisted Payment: \$10	Late payment: \$29 Over-the-limit: \$29 NSF: \$29 Operator Assisted Payment: \$10

*Non-mileage cards include VISA Platinum, VISA Classic and Gold MasterCard.

**After the introductory rate, the Annual Percentage Rate (APR) will vary based on changes in the Index (the National Prime Rate published in the *Wall Street Journal*). The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Federal Reserve Bank. Changes in the Index will take effect beginning with the first billing cycle in the Month following a change in the Index. Increases or decreases in the Index will cause the APR and regular periodic rate to fluctuate, resulting in increased or decreased Finance Charges on the Account. As of September 25, 2007, the Index was 7.75%. The Account will never have an APR over 21%.

***If you allow your Account to become 60 days past due, we may increase your APR on all balances to a higher rate APR equal to the Index plus a margin of 10.9% up to a maximum of 21%. However, if your APR is increased, your Account may become eligible for a lower APR if you make timely payments for three consecutive months.

If you do not qualify for a Platinum Flex Miles Card and you qualify for a Classic Card, you will automatically be offered a Classic Flex Miles Card.

The information about the cost of the Card described in this table is accurate as of October 1, 2007. This information may change after that date. To find out what may have changed, call us at 800-367-7576 or write Card Service Center, P.O. Box 569120, Dallas, Texas 75356-9120.