

PRIDE



in Muskies, Inc. Save Money

- No Annual Fee
- 3.9% Fixed Introductory Annual Percentage Rate (APR) on cash advance checks and balance transfers[†]
- Credit line up to \$100,000 with the *Platinum Plus* card

Save Time

- Credit line increase decisions in 30 minutes or less
- *Platinum Plus*SM Registry for card and document registry, emergency cash, and more*
- 24-Hour Customer Satisfaction

Show Support

- Choose between the Muskies, Inc. *Platinum Plus Visa*[®] or the Preferred Visa
- MBNA makes a contribution for every new account that is opened and when each account is renewed. An additional contribution is made to Muskies, Inc. every time the card is used to make a purchase.

Request Yours Today!
Call 1-800-523-7666

or complete and return the form below. Please mention priority code **RXM8** when calling.

Please check the credit card you prefer: *Platinum Plus*SM Visa KA-035-6E Preferred Visa KK-676-BY

Priority Code
RXM8

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

Name _____ Social Security # _____ - - Birth date ____ / ____ / ____

Address _____ Mother's maiden name (for security purposes) _____

City _____ State _____ ZIP _____ Monthly housing payment \$ _____, _____

Home phone (____) _____ - _____ Business phone (____) _____ - _____

Employer _____ Position^{**} _____ Years there _____

(If self-employed, please state the nature of your business.)
Please send an additional card at no extra cost for: _____

Relationship: _____

Are you: Homeowner
 Renter
 Other
Years at residence: _____

Your annual salary \$ _____, _____
Other income[‡] + \$ _____, _____
Total household income \$ _____, _____

X _____ Date ____ / ____ / ____ Source of other income[‡] _____

MY SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS APPEARING ON THIS FORM.

[‡]Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Please return form to: MBNA[®] *Platinum Plus*SM New Account Acceptance Center, P.O. Box 981054, El Paso, TX 79998-9937.

| | |
|--|---|
| Annual fee | None. |
| † Annual Percentage Rate (APR) | <i>Platinum Plus</i> or Preferred account: 14.99% fixed rate for purchases. |
| Grace period for repayment of balance for purchases | At least 25 days, if each month, we receive payment in full of your New Balance Total by the Payment Due Date. |
| Method of computing the balance for purchases | Average Daily Balance (including new transactions). |
| Transaction fees for cash advances and fees for paying late or exceeding the credit limit | Transaction fee for Bank and ATM cash advances: 2% of each cash advance (minimum \$2). Transaction fee for credit card cash advance checks and balance transfers: 2% of each cash advance (minimum \$2, maximum \$25). Late-payment fee: \$29. Over-the-credit-limit fee: \$29. |
| Transaction fee for purchases | Transaction fee for the purchase of wire transfers, money orders, bets, lottery tickets, and casino gaming chips: 2% of each such purchase (minimum \$2). |

1-MORE APR INFORMATION-

The current promotional Annual Percentage Rate (APR) offer for cash advance checks and balance transfers made with either account is 3.9% through your first four statement closing dates, commencing the month after your account is opened. When your minimum monthly payment is not received by its Payment Due Date, or when the promotional offer expires, whichever occurs first, the APR that will be applied to both new and outstanding cash advance balances (consisting of cash advance check and balance transfer transactions) will be 14.99% for both the *Platinum Plus* and Preferred accounts. MBNA may allocate your payments to balances (including new transactions) with lower APRs before balances with higher APRs.

-CONDITIONS-

I have read this application and everything I have stated in it is true. I authorize MBNA America Bank, N.A. (MBNA) to check my credit, employment history, or any other information and to report to others such information and credit experience with me. I understand that the acceptance or use of any card issued will be subject to the terms of this application and the Credit Card Agreement that will be sent with the card, and I agree to be responsible for all charges incurred according to such terms. I am at least 18 years of age. I consent to and authorize MBNA, any of its affiliates, or its marketing associates to monitor and/or record any of my telephone conversations with any of their representatives to better ensure quality service. **I understand that if this credit card application is approved for an account with a credit line of less than \$5,000, I will receive a Preferred account.** I accept that MBNA may, at its discretion, periodically consider any account for an automatic upgrade. **Information about me or my account may be shared among MBNA and its related companies for marketing or administrative purposes. I may prohibit such sharing of information, other than information pertaining solely to transactions or experiences between me and MBNA (or an MBNA-related company), by writing to MBNA at PO Box 15342, Wilmington, DE 19850 and including my name, address, home phone number, and the applicable MBNA account number(s).**



The information in this application is accurate as of 10/99. The information may have changed after that date. For more current information, please call MBNA at 1-800-523-7666. TTY users, please call 1-800-833-6262.

*Certain restrictions apply to this benefit and others described in the materials sent soon after your account is opened. Preferred Card Customer benefits differ: there are additional costs for Registry benefits.

MBNA America Bank, N.A., is the exclusive issuer and administrator of the *Platinum Plus* credit card program. MBNA America, MBNA, and *Platinum Plus* are service marks of MBNA America Bank, N.A. MasterCard and Visa are federally registered service marks of MasterCard International Inc. and Visa U.S.A. Inc., respectively; each is used pursuant to license.

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