

American Ex-Prisoners of War MasterCard® Credit Card with WorldPoints® rewards*



Complete application or call toll-free 1.866.438.6262

Use priority code FABK3T when calling. TTY users, call 1.800.833.6262

Priority Code: FABK3T

TR-583-74

†Please see the reverse side for rate, fee, and other cost information. All terms, including the APRs and fees, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

FEDERAL LAW REQUIRES US TO COLLECT AND VERIFY YOUR NAME, ADDRESS, SOCIAL SECURITY NUMBER, AND BIRTH DATE.

Print name as it should appear on the card. Please print clearly in black or blue ink.

<p>Name _____ <small>First M.I. Last</small></p> <p>Social Security # _____ Birth Date _____ <small>(Must be 18 to apply.)</small></p> <p>Mother's Maiden Name or Password _____ <small>(For security purposes)</small></p> <p>Street Address _____ Apt. # _____ <small>(We are required to obtain your physical street address. No P.O. Box)</small></p> <p>City _____ State _____ ZIP _____ Years There _____</p> <p>Home Phone _____ Cell Phone _____ <small>(Include area code)</small></p> <p>Are you: (circle one) Homeowner Renter Live with Parents Other _____</p> <p>Monthly Housing Payment \$ _____</p>	<p>Employer _____ <small>(If self-employed, please state the nature of your business.)</small></p> <p>Position _____ Years There _____ <small>(If student, please state the name of your school and the year of graduation.)</small></p> <p>Work Phone _____ <small>(Include area code)</small></p> <p>Resident Status: U.S. Citizen or Permanent Resident <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Your Annual Income \$ _____</p> <p>Total Annual Income+ \$ _____</p> <p>Source of Other Income+ _____</p> <p><small>+Alimony, child support, or separate maintenance income need not to be revealed if you do not wish it considered as a basis for repayment.</small></p>
<p>Introductory 1.9% Annual Percentage Rate (APR)† for Cash Advance Checks and Balance Transfers* for the first 12 billing cycles. (subject to a 3% transaction fee, no less than \$10)</p>	
<p>\$ _____ <small>Transfer amount</small></p> <p>_____ <small>Make transfer check payable to</small></p> <p>_____ <small>Account Number</small></p>	
<p>Send an additional card at no extra cost for: Name _____ Relationship _____ <small>First M.I. Last</small></p>	
<p>Signature X _____ Date _____</p>	
<p>BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS, DETAILS OF THE OFFER AND OTHER ACCOUNT INFORMATION APPEARING WITH THIS APPLICATION, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.</p>	

FEATURES

◆**WorldPoints.** Rewards begin at 2,500 points for cash/merchandise and 25,000 points for air. Air rewards subject to maximum dollar value and special air arrangements require payment of additional points and a processing fee. Earn unlimited points. Earn 1 point per dollar of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each month. Point earnings are rounded to the nearest whole point. Balance transfers, cash advances, including purchases of money orders or other cash equivalents, out-of-network payments made through the Bill Pay Choice™ service, purchases made by or for a business or for a business purpose, fees, finance charges and unauthorized/fraudulent transactions do not earn points. Points valid for 5 years. Air rewards from AK, HI, or PR limited to mainland U.S. unless fare paid to U.S. gateway. Points and/or rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. Cash reward check expires 90 days after date of issue. Cash rewards not transferable. Other significant terms apply. Program subject to change. For more information, visit bankofamerica.com/worldpoints. Details accompany new account materials. All cardholders receive WorldPoints program benefits. WP.0407

***BALANCE TRANSFERS.** If the total amount you request exceeds your credit line, we may either send full or partial payment to your creditors in the order you provide them to us or we may send you Cash Advance Checks. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur finance charges from the transaction date. Balance Transfers are subject to transaction fees in the amount of 3% of the transaction (min. \$10, max. \$75). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by FIA Card Services, N.A. BT.0107

CONDITIONS

I have read this application, and everything I have stated is true. I am at least 18 years of age or I am at least 21 years of age if a permanent resident of Puerto Rico. I authorize FIA Card Services, N.A. (hereinafter "you" or "your") to review my credit and employment histories and any other information in order to approve or decline this application, service my account, and manage your relationship with me. I consent to your sharing of information about me and my account with the organization, if any, endorsing this credit card program. I authorize you to share with others, to the extent permitted by law, such information and your credit experience with me. In addition, I may as a customer later indicate a preference to exempt my account from some of the information-sharing with other companies ("opt-out"). If I accept or use an account, I do so subject to the terms of this application, the "Details of Rate, Fee, and Other Cost Information" and the Credit Card Agreement as it may be amended; I also agree to pay all charges incurred under such terms. Any changes I make to the terms of this application will have no effect. I understand that based on my creditworthiness my application may be approved for a Preferred account. The APRs and benefits for Preferred accounts differ from Platinum Plus accounts. I accept that on a periodic basis my account may be considered for automatic upgrade at your discretion. I consent to and authorize you, any of your affiliates, or your marketing associates to monitor and/or record any of my phone conversations with any of your representatives. SR.PL.0107

This information was accurate as of 07/2007 and may have changed. For current information, call toll-free at 1.866.438.6262. TTY users, please call 1.800.833.6262. The Bank of America Privacy Policy is available at bankofamerica.com and accompanies the credit card. BAC.ABP.P2P.#S.0906

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. The WorldPoints design and Bill Pay Choice are trademarks and WorldPoints and Platinum Plus are registered trademarks of FIA Card Services, N.A. All other company and product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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Please mail completed application to: New Account Acceptance Center, P.O. BOX 981054, El Paso, TX 79998-9937

DETAILS OF RATE, FEE, AND OTHER COST INFORMATION

As required by law, rates, fees, and other costs of this credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies, or for any reason.

Annual Percentage Rate (APR) for Purchases	<p><u>Standard APR:</u> 9.99% for Platinum Plus[®] accounts, or 15.99% for Preferred accounts. The account you receive is determined based on your creditworthiness. See explanation ¹ below for Default APR.</p>
† Other APRs	<p><u>Balance Transfers:</u> 1.90% Introductory APR applies to Balance Transfers through your first 12 statement Closing Dates (the Promotional Period). When the Promotional Period ends, the Standard APR for Balance Transfers is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. The Promotional Period will end sooner if your payment is late or the account balance is over the credit limit. See ¹ and ² below for explanation.</p> <p><u>Cash Advances:</u> 1.90% Introductory APR applies to Direct Deposits that are not processed online (non-online Direct Deposits) and Check Cash Advances through your first 12 statement Closing Dates (the Promotional Period). When the Promotional Period ends, the Standard APR for online Direct Deposits and Check Cash Advances posted to your account either during the Promotional Period or before November 10, 2007 is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. Non-online Direct Deposits and Check Cash Advances posted to your account on or after November 10, 2007 and after the end of the Promotional Period will be subject to the Standard APR for Direct Deposits and Check Cash Advances of 24.99% for both Platinum Plus and Preferred accounts. The Promotional Period will end sooner if your payment is late or the account balance is over the credit limit. See ¹ and ² below for explanation.</p> <p>The Standard APR for Bank and ATM Cash Advances and for online Direct Deposits is 24.99% for both Platinum Plus and Preferred accounts.</p> <p>Cash Equivalents posted to your account on or after November 10, 2007 will be Cash Advances subject to the Standard APR for Bank and ATM Cash Advances. Cash Equivalents include the purchase of money orders, foreign currency, and travelers checks from a non-financial institution, person-to-person money transfers, bets, lottery tickets, casino gaming chips and, as of November 10, 2007, will include fines and bail bonds.</p> <p><u>Default APR:</u> Up to 29.99% for all Purchase, Balance Transfer, and Cash Advance balances if late or overlimit for both Platinum Plus and Preferred accounts. See ¹ below for explanation.</p>
Grace period for repayment of balance for Purchases	<p>At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date). See ³ below for explanation.</p>
Annual Fee	None.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fee for Purchases	<p>Transaction fee for the purchase of wire transfers from a non-financial institution: 3% of each such purchase (minimum \$10). Transaction fee for Cash Equivalents posted before November 10, 2007: 3% of each such purchase (minimum \$10). Cash Equivalents posted to your account on or after November 10, 2007 will be Cash Advances and will be subject to the transaction fee for Cash Equivalents as noted below.</p>
Foreign Transactions	<p>Transaction fee for any transaction made in a foreign currency: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.</p>

Transaction fee for Balance Transfers, non-online Direct Deposits, and Check Cash Advances: 3% of each such cash advance (minimum \$10, maximum \$75).
Transaction fee for Bank and ATM Cash Advances and online Direct Deposits: 3% of each such cash advance (minimum \$10).
Transaction fee for Overdraft Protection Bank Cash Advances (if enrolled): 3% of each such cash advance (minimum \$10).
Transaction fee for Cash Equivalents: 3% of each such cash advance (minimum \$10).
Late-payment fee: Based on your balance as of the day the fee is assessed—\$15 if \$0–\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.
Over-the-credit-limit fee: Based on your balance as of the day the fee is assessed—\$15 if \$0–\$500; \$29 if between \$500.01 and \$1,000; \$39 if \$1,000.01 or over.

¹ Each time your minimum payment is late (*i.e.*, not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit, we may increase each of your account's Standard APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances.

If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

² The Introductory APR is effective upon the opening of your account and does not apply to Purchases, Bank and ATM Cash Advances, or online Direct Deposits. When a Promotional Period ends, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers, non-online Direct Deposits, and Check Cash Advances). If your payment is late or the account balance is over the credit limit, either the Standard APR or the Default APR will be applied to those balances as of the first day of the billing cycle in which the payment was late or the balance exceeded the credit limit. We reserve the right to change the Standard APRs and the Default APR on your account.

³ The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one Billing Cycle to another.