

# PRIDE



## Save Money

- No Annual Fee
- 5.9% 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*™ Registry for card and document registry, emergency cash, and more\*
- 24-Hour Customer Satisfaction

## Show Support

- Choose between the Lithuanian American Community *Platinum Plus* MasterCard® or the Preferred MasterCard
- Using the Lithuanian American Community *Platinum Plus* MasterCard helps generate vital funding in support of the Lithuanian American Community.
- MBNA makes a contribution for every new account that is opened and when each account is renewed. An additional contribution is made to the Lithuanian American Community 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 VG3K when calling.

Please check the card you prefer:  *Platinum Plus*™ MasterCard JO-391-C6  Preferred MasterCard HS-475-U8

Priority Code  
VG3K

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 payments \$ \_\_\_\_\_, \_\_\_\_\_ Are you:  Homeowner  Renter  Other

Home phone (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Business phone (\_\_\_\_) \_\_\_\_\_-\_\_\_\_ Your annual salary \$ \_\_\_\_\_, \_\_\_\_\_

Employer \_\_\_\_\_ Position\*\* \_\_\_\_\_ Years there \_\_\_\_\_ Other income‡ + \$ \_\_\_\_\_, \_\_\_\_\_

Please send an additional card at no extra cost for: \_\_\_\_\_ Relationship: \_\_\_\_\_ Total household income \$ \_\_\_\_\_, \_\_\_\_\_

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

Source of other income‡ \_\_\_\_\_

**X** MY SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS APPEARING ON THIS FORM. Date / /

†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*™ New Account Acceptance Center, P.O. Box 981054, El Paso, TX 79998-9937

<b>Annual fee</b>	None.
<b>†Annual Percentage Rate (APR)</b>	<i>Platinum Plus</i> account: 17.15% for purchases; Preferred account: 17.65% for purchases; each APR may vary.
<b>Variable-Rate Information</b>	Your APR may vary. The rates for the <i>Platinum Plus</i> or Preferred account are determined by adding 9.4 or 9.9 percentage points, respectively, to the highest U.S. Prime Rate as published in <i>The Wall Street Journal</i> on the 15th of March, June, September, and December. On December 15, 1998, the U.S. Prime Rate was 7.75%.
<b>Grace period for repayment of balance for purchases</b>	At least 25 days, if each month, we receive payment in full of your New Balance Total by the Payment Due Date.
<b>Method of computing the balance for purchases</b>	Average Daily Balance (including new transactions).
<b>Transaction fees for cash advances and fees for paying late or exceeding the credit limit</b>	Transaction fee for Bank and ATM cash advances: 2% of each cash advance (minimum \$2). Transaction fee for credit card cash advance checks: 2% of each cash advance (minimum \$2, maximum \$25). Late-payment fee: \$29. Over-the-credit-limit fee: \$29.
<b>Transaction fee for purchases</b>	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 5.9% through your first five statement closing dates, commencing the month after your account is opened. When your minimum monthly payment is not received by the end of the billing cycle in which it was due, 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 calculated using the Variable-Rate Information disclosed at left. The current indexed APR for cash advance checks and balance transfers is 17.15% for the *Platinum Plus* account, or 17.65% for the Preferred account; each APR may vary. 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 Card. 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 19860 and including my name, address, home phone number, and the applicable MBNA account number(s).

\*Certain restrictions apply to this benefit and others described in the materials sent soon after your account is opened. Preferred Card Customer benefits differ: Year-End Summary of Charges and Purchase Protection are not available; Common Carrier Travel Accident Insurance coverage is up to \$150,000; and there are additional costs for Registry benefits. 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.

The information in this application is accurate as of 2/99. 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.  
 MBNA America Bank, N.A., is the exclusive issuer and administrator of the *Platinum Plus* credit card program.  
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