

# SAMPLE CREDIT CARD APPLICATION 1

## American Express Platinum Credit Card

<b>Annual Percentage Rate (APR) for Purchases</b>	2.9% Introductory rate for Purchases during the first six months of card membership. Then 13.99%.
<b>Other APRs</b>	<b>Balance Transfers:</b> 2.90% during the first six months of card membership on BT requests submitted with this application. Then 13.99%. Cash advance APR: 18.99%. APR of 25.99% for defaulted accounts. Your APR may vary. The rate for purchases, cash advances and defaulted accounts is determined monthly by adding 14.99%, 21.99% and 21.99% respectively to Prime Rate.*
<b>Variable Rate Information</b>	Your APR may vary. The rate for Purchases, Balance Transfers and Cash Advances is determined monthly by adding 9.99%, 9.99% and 14.99% respectively to the Prime Rate.**
<b>Grace Period for Repayment of the Balance of Purchases</b>	20 days for purchases, in full balance is paid by due date.
<b>Method of Computing the Balance for Purchases</b>	Average daily balance (including new purchases).
<b>Annual Fee: NONE</b>	<b>Minimum Finance Charge: \$.50</b>

**Other Fees:** Late Payment Fee: \$15 on balances less than \$100, \$29 on balances of \$100 to \$1,000, and \$35 on balances greater than \$1,000. Overlimit Fee: \$35. Fee for Cash Advances: 3% of each transaction, \$5.00 minimum and no maximum. Fee for Balance Transfers: 3% of each balance transfer, \$5 minimum, and \$50 maximum. This fee does not apply to balance transfers submitted with this application. The line of credit offered with the "Card" is up to \$100,000. The minimum income required to qualify for the "Card" is \$20,000. If you are an existing American Express Cardmember there is no minimum income requirement to qualify for the "Card".

All references of "Card" on this page refer to "The Hilton HHonors Platinum Credit Card from American Express®."

\* Your account is reviewed monthly and will be considered in default if minimum payments are not timely paid, your account is overlimit three or more times, your payment is returned by your bank, any account terms are breached, or the account is otherwise in default as defined in the Cardmember Agreement, in each case during any portion of the 12-month period ending with the Closing Date of the current billing period ("review period"). Defaulted accounts will forfeit the introductory and any promotional rates. If a promotional rate is in effect, that rate will apply and expire according to the promotional terms disclosed to you when you were offered the account or promotional opportunity. We may apply payments and credits first to your balances with lower APRs (including balances with promotional APRs) before balances with higher APRs. This will result in the lower APR balances being paid before the higher APR balances.

The Prime Rate for billing periods ending in any month is the higher of the Prime Rate(s) published in *The Wall Street Journal* on the 1st or 25th day (or if such date is not on a business day, the next business day) of the prior month. Variable APRs are as of 05/01/04. Iowa is not currently within American Express Bank, FSB's credit card service area, and therefore Cards cannot be issued to residents of this location. Residents of Puerto Rico are not eligible for this offer.

# SAMPLE CREDIT CARD APPLICATION 2

## Discover Platinum Visa Credit Card

<b>Annual Percentage Rate (APR) for Purchases</b>	0.00% until the last day of the billing period ending during April 2005*, thereafter the standard APR 11.99% for Discover Platinum; 13.99% for Discover Classic
<b>Other APRs</b>	<b>Balance Transfers:</b> 0.00% until the last day of the billing period ending during April 2005*; thereafter the standard APR for purchases <b>Default Rate:</b> 19.99% or 24.99%* <b>Cash Advances:</b> Discover Platinum Card: 20.99%; Discover Classic Card: 22.99%
<b>Variable Rate Information</b>	Your standard APR for purchases may vary and is determined monthly for Discover Platinum by adding 7.99% to the Prime Rate <sup>†</sup> , and for Discover Classic by adding 9.99% to the Prime Rate <sup>†</sup> .
<b>Grace Period for Repayment of the Balance of Purchases</b>	At least 25 days when you pay your balance in full each month
<b>Method of Computing the Balance for Purchases</b>	Two-cycle Average Daily Balance (including new purchases)
<b>Annual Fee: NONE</b>	<b>Minimum Finance Charge: \$.50</b>

**CASH ADVANCE TRANSACTION FEE:** 3% for each cash advance, with a minimum of \$5 and no maximum.

**LATE FEES:** \$15 on balances up to \$100; \$25 on balances of \$100 up to \$1,000; \$35 on balances of \$1,000 and greater.

**OVERLIMIT FEE:** \$15 on balances \$1,000 or less; \$35 on balances greater than \$1,000.

**\*DEFAULT RATE:** If you are late making a payment, any introductory/special rates terminate and the standard purchase APR will apply to purchases and balance transfers. If you fail twice to make a required payment when due or if you exceed your account credit limit twice, your purchase APR will be increased to 19.99%. If you fail 3 times to make a required payment when due or if you exceed your account credit limit 3 times, your purchase APR and cash advance APR will be increased to 24.99%. See Cardmember Agreement for details. <sup>†</sup> The Prime Rate used is the highest prime rate listed in *The Wall Street Journal* on the last business day of the month.

<sup>1</sup>You understand that the terms of your account, including the APRs, are subject to change. This means that the APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. We reserve the right to change the terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. Any changes will be in accordance with your Cardmember Agreement. <sup>2</sup>Certain restrictions and exclusions apply. You will receive complete terms and conditions once you become a cardmember.

<sup>3</sup>The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs above are based on the 4.00% prime rate on 5/6/2004.

# SAMPLE CREDIT CARD APPLICATION 3

## Union Plus Secured Visa Credit Card

<b>Annual Percentage Rate for purchases and balance transfers*</b>	2.99% APR (.00819% daily periodic rate) on purchases and balance transfers until the first day of the billing cycle that includes the six (6) month anniversary date of the opening of your account. In the absence of the introductory rate, 12.99% APR(.03559% daily periodic rate) on purchases and balance transfers.**
<b>Grace period for repayment of the balance for purchases</b>	You will have a minimum of 25 days without a finance charge on new purchases if the total New Balance is paid in full each month by the statement closing date.
<b>Method of computing the balance used in calculating finance charges for purchases</b>	Average daily balance (including new purchases)
<b>Annual fee</b>	\$25
<b>Minimum finance charge</b>	For each Billing Period that your Account is subject to a finance charge, a minimum total Finance Charge of \$0.50 will be imposed.
<b>Miscellaneous fees</b>	Cash advance fee: 2.5% of amount of the cash advance, but not less than \$2.50. Late payment fee: \$35 Over-the-credit-limit fee: \$29 Returned check fee: \$25

\*\* If you fail to make any payment when due, exceed your credit limit, make a payment which fails to clear and is returned unsatisfied, otherwise default on this or any other account with us, or upon any closure of your account, by you or by us, we may immediately increase all rates on your account to a variable rate of the higher of (a) 24.99% APR (.06847% daily periodic rate) or (b) up to the three months London Interbank Offered Rate published in The Wall Street Journal on the third Wednesday of March, June, September and December ( $i^{\circ}LIBOR_j \pm$ ) plus 18.331% (24.99% APR, .06847% daily periodic rate, today).

**Late payment fee:** \$35 and **Overlimit fee:** \$29. **Cash advance FINANCE CHARGE transaction fee:** 4% of amount of advance, minimum \$5. The variable rate for cash advances will be the higher of (a) 19.8% APR (.05425% daily periodic rate) or (b) LIBOR plus 13.141% (19.8% APR today); see the CONSUMER INFORMATION above for other rate information applicable if you fail to make any payment when due, exceed your credit limit, make a payment on your account which fails to clear and is returned unsatisfied, otherwise default on this or any other account with us, or if your account is closed by you or by us.

