

**THE UNIVERSITY OF IOWA****Alumni Association***your gateway to the university***OUTSTANDING
FINANCIAL BENEFITS
FOR STUDENTS**

- *Immediate savings with no annual fee.*

4.9%

- *Even more savings with a low introductory 4.9% Annual Percentage Rate (APR) on cash advance checks and balance transfers until November 2007.*



- *Valuable credit card information at www.smartcredittips.com*



- *Secure online account access and electronic bill payment service.*



- *Around-the-clock fraud protection.*

- *Help when you need it. Toll-free, 24 hours a day.*

REPLY BELOW TO REQUEST YOUR
CREDIT CARD TODAY OR CALL
TOLL-FREE 1.866.875.6252

A NEW OPPORTUNITY ESPECIALLY FOR STUDENTS. SIMPLY RETURN THE FORM BELOW TO REQUEST YOUR NO-ANNUAL-FEE UNIVERSITY OF IOWA MASTERCARD® CREDIT CARD.

Dear Sample A. Sample:

Imagine the convenience of being able to purchase supplies for your classes, without worrying about carrying a lot of cash. You could pay for your books—or get quick cash in an emergency—and put it on one easy-to-use account.

That's the kind of flexibility every student can appreciate . . . and it can be yours with the University of Iowa credit card. This unique financial tool can help you save money, simplify your life, build a good credit history, and show your pride every time you make a purchase. Simply complete the form below to apply for your card today or call toll-free 1.866.875.6252.

Great Opportunities. Great Resources. Establishing credit is not without risks. We recognize that there may be challenges along the way. That's why Bank of America is dedicated to giving you the tools you need to learn to manage credit wisely. Check out www.smartcredittips.com for information and handy budgeting tools. And look for a brochure with your new Bank of America® credit card that'll help you understand what you need to do to maintain and build your credit for the future.

Plus, this credit card program offers a customized credit line and no annual fee. You'll also appreciate the low Introductory 4.9% APR[†] for cash advance checks and balance transfers until November 2007. This Introductory APR applies only to cash advance checks and balance transfers, and may end sooner if your account is paid late or if your balance exceeds your credit limit. For retail purchases, you'll also enjoy a great low APR right from the start. (Please note that payments are applied first to balances with the lowest APR and balance transfers* and cash advance checks are subject to a 3% transaction fee, no less than \$10.)

(over, please)

†Please see the reverse side and the enclosed Disclosure Summary 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.

▼ Detach here

YOUR PERSONAL REQUEST FORMYOUR SCHOOL *Please print clearly in black or blue ink.*

School _____
Campus _____
Major field of study _____
Graduation Date _____
Class: <input type="checkbox"/> Freshman <input type="checkbox"/> Sophomore <input type="checkbox"/> Junior <input type="checkbox"/> Senior <input type="checkbox"/> Graduate

Indicate your preferred mailing address: *(Please print alternate address clearly on this form.)*
 The address above The street address at right[‡] An alternate address
YOUR FINANCES

Source of Personal Income ^{‡‡} (check all that apply):	<input type="checkbox"/> Parent(s)	<input type="checkbox"/> Part-time job
	<input type="checkbox"/> Full-time job	<input type="checkbox"/> Other
	^{‡‡} Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.	
Total Annual Personal Income \$ _____		
Employer (if applicable) _____		
Position _____	<input type="checkbox"/> Current	<input type="checkbox"/> Future <input type="checkbox"/> Summer

Please complete and mail this application for the University of Iowa MasterCard® credit card.

X	Date _____ / _____ / _____
BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM, THE TERMS OF THE DISCLOSURE SUMMARY, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.	
Print your name as you would like it to appear on the card. [‡]	
Social Security Number [‡] _____	Birth Date [‡] _____ / _____ / _____
Mother's Maiden Name or Password (for security purposes) _____	
Your Permanent Home Address (No P.O. Boxes) [‡] _____	
City _____	State _____ ZIP _____
Monthly Housing Payment \$ _____	Are you: <input type="checkbox"/> Homeowner <input type="checkbox"/> Living in campus housing <input type="checkbox"/> Renter <input type="checkbox"/> Living with parents
Resident Status: U.S. Citizen or Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Permanent Home Phone (_____) _____	
School Phone (_____) _____	Cell Phone (_____) _____
E-mail Address (optional—see reverse) _____	
<input type="checkbox"/> Yes, keep me informed via e-mail about special marketing offers from Bank of America.	
[‡] Federal law requires us to collect and verify this information. If the address we mailed to was not a street address, we are required to obtain a street address.	

The Benefits and Services You Deserve. You'll be glad to know you can reach a Bank of America credit card customer satisfaction specialist any time you need help—24 hours a day, 7 days a week. Not only that, but you're in line for all kinds of quick, secure online tools to assist with managing your credit card. For example, www.bankofamerica.com lets you view statements and recent transactions online, schedule electronic payments for your Bank of America bill, and more.

Use your credit card at school and at millions of locations around the world. And if it's lost or stolen, you're protected against liability for fraudulent charges when you report the loss immediately.

Don't miss this unique opportunity to show your University of Iowa pride, while you enjoy truly outstanding credit card benefits and services. Request your credit card today by completing your Personal Request Form or apply online at www.newcardonline.com (priority code XXXXXX).

Sincerely,



Vince Nelson
President, UI Alumni Association

P.S. Bank of America helps support the University of Iowa with every account opened, and for every purchase made with the card. All at no additional cost to you. Request your card today.

SUMMARY OF ANNUAL PERCENTAGE RATES

†The Variable Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advance Checks is currently 18.24%. The APR for Bank and ATM Cash Advances is a variable rate, currently 24.24%. The current Introductory APR for Balance Transfers and Cash Advance Checks is 4.9% (see Disclosure Summary for duration of Introductory APR). Your Introductory APR is fixed, meaning that the Introductory APR will not be changed during the Introductory period. Keep in mind if your payment is late or your balance exceeds the credit limit, the Introductory APR will end before the advertised expiration date. A Default APR up to 29.99% may be applied to your account for all Purchases and Cash Advance balances if your payment is late or your balance exceeds the credit limit. Default APRs are not variable rates. Transaction fee for Bank and ATM Cash Advances is 3% (min. \$10). Transaction fee for purchases of wire transfers and other cash equivalents is 3% (min. \$10). Transaction fee for Balance Transfers and Cash Advance Checks is 3% (min. \$10, max. \$75).

The Variable APRs for your account may change in accordance with the Variable-Rate Information accompanying your card. In addition, we reserve the right to change the APRs, fees, and other terms of the account at any time.

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.

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.

The enclosed Disclosure Summary and your Credit Card Agreement contain additional details about the rates, fees, other costs, and terms of the account.

SD-V-AD.0906

***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). 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

Certain restrictions apply to each benefit. Details accompany new account materials.

PF.CR.0307

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 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.

PR.0107

We use your e-mail address to communicate with you about your application and/or account. See the Bank of America Privacy Policy for additional information. The Privacy Policy is available at bankofamerica.com and accompanies the credit card.

If the enclosed postage-paid envelope has been misplaced, send application to: Bank of America, PO Box 981052, El Paso, TX 79998-9935.

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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. Travel planning services are provided to customers by an independently owned and operated 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 federally registered service mark of MasterCard International Inc., and is used by the issuer pursuant to license. Platinum Plus is a trademark of FIA Card Services, N.A. Bank of America is a registered trademark of Bank of America Corporation.