

Apply Today for the Quixtar[®] Platinum Plus[®] Visa[®] Card from Bank of America

Priority Code
FAAPKY

- Receive 10.42 PV/25 BV after making your first qualifying net retail purchase[§]
- Earn 1.8% PV and 3% BV for every dollar you spend on net retail purchases with Quixtar^{§§}
- Earn 1.25% PV and 2% BV for every dollar you spend on net retail purchases elsewhere — such as grocery stores, gas stations, restaurants, and for monthly bills.^{§§}

IBO Number: 0 0 0 0 _____ <small>Required to ensure you earn PV/BV for your purchases.</small>
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† 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

PERSONAL (PRINT NAME AS IT SHOULD APPEAR ON CARD)

First Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Birth Date _____ Mother's Maiden Name or Password
(Needed for security purposes) _____

Permanent Street Address (No P.O. Box)
(We are required to obtain your physical street address) _____ Apt. No. _____

City _____ State _____ ZIP _____

Mailing Address _____ Apt. No. _____

City _____ State _____ ZIP _____

Home Phone _____ Business Phone _____ Cell Phone _____

RESIDENCE

Homeowner Renter Live With Parents Other _____

Monthly Housing Payment \$ _____ Years at Residence _____

Resident Status: U.S. Citizen or Permanent Resident Yes No

EMPLOYMENT

Self-Employed? Yes No If self-employed, please indicate type of business _____

Employer/Name of Business _____ Years There _____ Position _____

FINANCIAL

PLEASE BE ACCURATE TO HELP US DETERMINE AN APPROPRIATE CREDIT LINE

Your Annual Income \$ _____ ‡Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Other Household Income‡ \$ _____

Total Household Income \$ _____ Source of Other Household Income‡: _____

ARE YOU A STUDENT? Yes No **IF YES, PLEASE COMPLETE THIS SECTION** Freshman Sophomore Junior Senior Graduate Student Other

School _____ 2 Year 4 Year Full Time Part Time

Major _____ Graduation Date _____

AUTHORIZED USER

PLEASE SEND AN ADDITIONAL CARD AT NO ADDITIONAL COST FOR

First Name _____ Last Name _____ Relationship _____

E-mail address (optional): _____
 YES, keep me informed via e-mail about special marketing offers from Bank of America.

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)

Transfer Amount \$ _____ Make Transfer Check Payable to _____ Account # _____

Transfer Amount \$ _____ Make Transfer Check Payable to _____ Account # _____

X _____ **Date** / /

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.

**PLEASE MAIL COMPLETED APPLICATION TO:
NEW ACCOUNT ACCEPTANCE CENTER, P.O. BOX 981054, EL PASO, TX 79998-9937**

VERIFICATION (For Organization Use Only) Verify and check appropriate box

Driver's Lic. Military I.D. Student I.D. State I.D. No I.D. Verified Initial _____

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>Standard APR:</p> <p>9.9% for Platinum Plus accounts, or 15.99% for Preferred accounts.</p> <p>The account you receive is determined based on your creditworthiness. <i>See explanation¹ below for Default APR.</i></p>
† Other APRs	<p>Cash Advances: 1.9% Introductory APR for Balance Transfers and Cash Advance Checks through your first 12 statement Closing Dates; after that the Standard APR is 9.9% for Platinum Plus accounts, or 15.99% for Preferred accounts. The Introductory APR may end sooner if your payment is late or the account balance is over the credit limit. <i>See¹ and ² below for explanation.</i></p> <p>The Standard APR for Bank and ATM Cash Advances is 19.99% for both Platinum Plus and Preferred accounts.</p> <p>Default APR: Up to 29.99% for all Purchase and Cash Advance balances if late or overlimit for both Platinum Plus and Preferred accounts. <i>See¹ below for explanation.</i></p>
Grace Period for repayment of balance for Purchases	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). <i>See³ below for explanation.</i>
Annual Fee	None.
Method of computing the balance for Purchases	Average Daily Balance (including new transactions).
Transaction fee for Purchases	Transaction fee for the purchase of wire transfers, person-to-person money transfers, bets, lottery tickets, casino gaming chips; money orders, foreign currency and travelers checks from a non-financial institution: 3% of each such purchase (minimum \$10).
Foreign Transactions	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.

Transaction fee for Balance Transfers and Cash Advance Checks: 3% of each such cash advance (minimum \$10, maximum \$75).
Transaction fee for Bank and ATM Cash Advances: 3% of each such cash advance (minimum \$10).
Transaction fee for Overdraft Protection Bank Cash Advances: 3% (minimum \$10, maximum \$75) for each such cash advance.
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, or to Bank and ATM Cash Advances. When the Introductory APR expires, the Standard (non-introductory) APR for your account is applied to new and outstanding balances (consisting of Balance Transfers and Cash Advance Checks). If your payment is late or the account balance is over the credit limit, either the Standard APR or the Default APR may 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.

FEATURES

***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. Transfers are processed as cash advances as described in the Credit Card Agreement. Cash advances incur finance charges from the transaction date. Balance Transfers and Cash Advance Checks 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 and/or Cash Advance Checks may not be used to pay off or pay down any account issued by FIA Card Services, N.A. BT.0906

CONDITIONS

I have read this application, and everything I have stated is true. I am at least 18 years of age and either a United States citizen or a permanent resident of the U.S., or I am at least 21 years of age and 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. AM.PL.0906

§ The Activation Bonus Promotion is only available for new Customers, cannot be combined with any other offer, and will be awarded to you after your first net retail purchase on your new Quixtar Credit Card account. Quixtar will not award an Activation Bonus to applicants who have an existing Quixtar Visa Credit Card or IBO Visa Credit Card accounts. Eligibility for redemption of awards is subject to the terms established by any agreement you have with Quixtar and is conditional on your active and good standing with Quixtar. Quixtar will apply PV/BV to your Quixtar bonus account within 60 days of the posting date of your first credit card purchase. Activation bonus is subject to the terms established by any agreement you have with Quixtar and is conditional on your active and good standing with Quixtar. Certain conditions and restrictions may apply. Details accompany new account materials.

§§ Upon receipt of transactional information, Quixtar Inc., which is solely responsible for the Independent Business Owners Program ("Program") will award 1.8% PV and 3% BV for each dollar of Net Retail Purchases at Quixtar and 1.25% PV and 2% BV for each dollar of Net Retail Purchases at other merchants on your account during a billing cycle. The PV and BV will only be awarded as long as your account is in good standing at the close of your credit card billing cycle. Net retail purchases are determined by calculating all new retail purchases recorded to your account during the billing cycle and subtracting any credits, returns or adjustments within that billing cycle. PV/BV is calculated on a monthly basis for purchases that have been posted to your account during a calendar month and are rounded to the nearest dollar. Cash Advances, Balance Transfers, purchase of money orders or other cash equivalents, out-of-network payments through the Bill Pay Choice™ service and unauthorized/fraudulent purchases do not earn PV/BV bonuses. Quixtar reserves the right to adjust the amount of PV/BV or stop awarding PV/BV for purchases on the account, upon notice to you.

This information was accurate as of 12/2006 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. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. Platinum Plus is a registered trademark of FIA Card Services, N.A. Bank of America is a registered trademark of Bank of America Corporation.