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Complete and mail the attached application or call
1.866.438.6262



†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.

No-Annual-Fee International College of Dentists Platinum Plus[®] MasterCard[®] Credit Card With WorldPoints[®] Rewards

THE INFORMATION YOU PROVIDE ON THIS APPLICATION ENABLES US TO VERIFY YOUR IDENTITY AS REQUIRED BY FEDERAL LAW. IF THE ADDRESS YOU PROVIDED WAS NOT A STREET ADDRESS, WE ARE REQUIRED TO OBTAIN A STREET ADDRESS.

Print your name as you would like it to appear on card. Please print clearly in black or blue ink.

Name _____ <small>First M.I. Last</small> Social Security # _____ Birth Date _____ Mother's Maiden Name or Password _____ Street Address _____ Apt. # _____ <small>(For security purposes)</small> City _____ State _____ ZIP _____ Years There _____ Home Phone (____) _____ Cell Phone (____) _____ Are you: <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Live with Parents <input type="checkbox"/> Other _____ Monthly Housing Payment \$ _____		Employer _____ <small>(If self-employed, please state the nature of your business.)</small> Position _____ Years There _____ Work Phone _____ Resident Status: U.S. Citizen or Permanent Resident <input type="checkbox"/> Yes <input type="checkbox"/> No Your Annual Income \$ _____ <small>†Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.</small> Total Household Income [†] \$ _____	
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START SAVING NOW*	Balance transfer amount \$ _____	Make balance transfer check payable to _____	Account Number _____
	Balance transfer amount \$ _____	Make balance transfer check payable to _____	Account Number _____

E-Mail Address: _____

X _____ Date _____
 BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS, DETAILS OF THE OFFER AND OTHER ACCOUNT INFORMATION ACCOMPANYING 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

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. 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	Standard Variable APR: between 11.24% and 18.24% . The APR you receive is determined based on your creditworthiness.
Other APRs	Balance Transfers: 0% or 2.99% Introductory APR for the first 12 statement Closing Dates following the opening of your account for all Balance Transfers and Direct Deposits. The Introductory APR you receive is determined based on your creditworthiness. The Introductory APR will end sooner if your payment is late or the account balance is over the credit limit. After that, the Variable APR for any balances that were subject to the Introductory APR is between 11.24% and 18.24% , based on creditworthiness. The Standard Variable APR for Balance Transfers is between 11.24% and 18.24% , based on creditworthiness. See ¹ and ⁶ below for explanation. Cash Advances: Standard Variable APR is 19.24% for all Direct Deposits, Check Cash Advances, ATM Cash Advances, Bank Cash Advances, Overdraft Protection and Cash Equivalent transactions. See ⁷ below for explanation. Default APR: Variable APR is 27.24% for all Purchase, Balance Transfer, and Cash Advance Balances if late or overlimit. See ² below for explanation.
Variable-Rate Information	Your APRs may vary. For each billing cycle, we determine each APR by adding a margin to the prevailing U.S. Prime Rate. The margin for the Standard Variable APR for Purchases and Balance Transfers is between 7.99% and 14.99%. The margin for the Standard Variable APR for Cash Advances is 15.99%. The margin for the Default APR is up to 23.99%. See ³ below for explanation.
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). See ⁴ below for explanation.
Method of computing the balance for Purchases	Average Daily Balance (including new purchases).
Minimum Finance Charge	\$1.50
Annual Fee	None
Transaction fee for Purchases	Transaction fee for the purchase of wire transfers from a non-financial institution: 5% of each such transaction (minimum \$15).
Foreign Transactions	Transaction Fee for any transaction made in a foreign currency and any transaction made in U.S. Dollars that is processed outside the United States: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

<p>Standard Balance Transfer Fee: 4% of each such transaction (minimum \$10). See ⁵ below for explanation.</p> <p>Standard Cash Advance Fees:</p> <p>Direct Deposits and Check Cash Advances: 4% of each such transaction (minimum \$10).</p> <p>ATM Cash Advances, Bank Cash Advances, and Cash Equivalent transactions: 5% of each such transaction (minimum \$15).</p> <p>Overdraft Protection Cash Advances (if enrolled): 3% of each such transaction (minimum \$10).</p> <p>Late Fee: Based on your balance as of the day the fee is assessed - \$15 if \$0 - \$100; \$29 if between \$100.01 - \$250; \$39 if \$250.01 or over.</p> <p>Overlimit Fee: \$39.</p>
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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.

¹ The Introductory APR is effective upon the opening of your account and does not apply to Purchases or Cash Advances, other than Direct Deposits. When the Introductory APR ends, the Standard (non-introductory) Variable APR is calculated using the Variable-Rate Information and is applied to new and outstanding balances (consisting of Balance Transfers). If your payment is late or the account balance is over the credit limit, the Standard Variable 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 APRs in our discretion including, for example, the margins.

² When your minimum payment is either late (*i.e.*, not received by 5 p.m., ET, on its Payment Due Date), or the account balance is over the credit limit, on any two occasions within 12 consecutive months, we may increase each of your account's Standard Variable APRs up to the Variable Default APR. The Variable Default APR will be applied to all new and outstanding balances. APRs will be reduced a minimum of two percentage points, possibly as low as the previously applicable Standard Variable APR(s), after six consecutive months of making payments on time and not exceeding your credit limit.

³ The U.S. Prime Rate used to determine your APRs for each billing cycle is the highest rate appearing in *The Wall Street Journal* at any time within the immediately preceding three months. On June 30, 2009, the U.S. Prime Rate applicable using this formula was 3.25%.

⁴ 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.

⁵ We include Transaction Fees when computing finance charges. Incurring Transaction Fees results in an APR exceeding 0% for the billing statement on which those fees appear. The Daily Periodic Rate (DPR) will remain 0% for the accounts approved at the 0% Introductory APR as disclosed.

⁶ For purposes of the Introductory APR offer, the three checks accompanying the Guide to Benefits materials we send to you will also be treated as Balance Transfers if they post to your account before the Introductory APR ends. Any of these checks and Direct Deposits that post to your account after the Introductory APR ends will be Cash

Advances with a **19.24%** Standard Variable APR.

⁷ Cash Equivalent transactions are defined as money orders, foreign currency, and travelers checks from a non-financial institution, person to person money transfers, bets, lottery tickets, casino gaming chips and bail bonds.

FEATURES

***WORLDPOINTS.** Earn 1 point per dollar of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. 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 and certain other charges do not earn points. Earn unlimited points. Points valid for 5 years. Rewards begin at 2,500 points for cash/merchandise and 15,000 points for air. Air rewards subject to maximum dollar value and special air arrangements require payment of additional points and a processing fee. Air rewards from AK, HI, or PR limited to mainland U.S. unless fare paid to U.S. gateway. A cash reward shall be issued for a U.S. dollar sum in the form of a check, an electronic deposit to a checking or savings account of your choice or a payment on your Bank of America, N.A. or BAC Home Loans Servicing, LP first or second mortgage loan (reverse mortgages are not eligible). Cash reward check expires 90 days after date of issue. Points and/or rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. 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.0309

***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 Access 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. The Standard Balance Transfer fee is 4% of the amount of the transaction (minimum \$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.1208

CONDITIONS

You have read the accompanying application, and everything you have stated is true. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize FIA Card Services, N.A. (hereinafter "us" or "our") to review your credit and employment histories and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee, and Other Cost Information" and the Credit Card Agreement (which includes an arbitration provision) as it may be amended; you also agree to pay all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that if your application is approved for an account with a credit line that is greater than or equal to \$2,000, you will receive a Platinum Plus[®] account; if your credit line is less than \$2,000, you will receive a Preferred account. The benefits for Preferred accounts differ from Platinum Plus[®] accounts. You also understand that the Annual Percentage Rate on the account you receive will be determined based on your creditworthiness. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives.

SR.PL.RNTP.1208

This information was accurate as of 7/2009 and may have changed. For current information, call toll-free at 1.866.438.6262. The Bank of America[®] Privacy Policy is available at bankofamerica.com and accompanies the credit card.

BAC.ABP.P2P:#S.0309

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. MyConcierge is a service mark of Les Concierges, Inc., and is used by the issuer pursuant to a license. Bill Pay Choice, FIA Card Services, WorldPoints, The WorldPoints design, Platinum Plus, and Ultimate Access are registered trademarks of FIA Card Services, N.A. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. Platinum Plus is a registered trademark of FIA Card Services, N.A. Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation. 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.

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