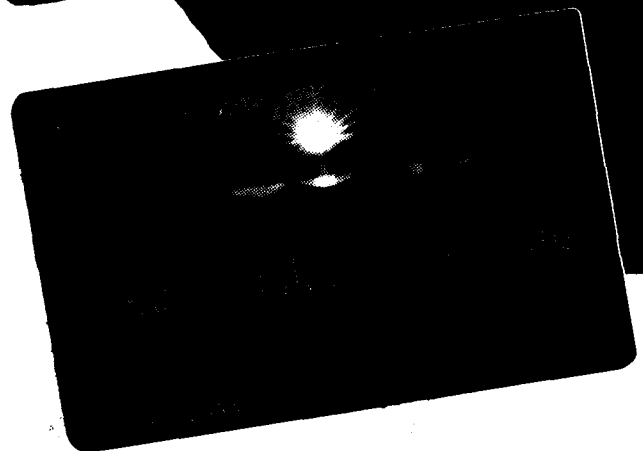


**IF
LIFE'S
A BEACH,
MAKE
SURE
YOU'RE
ON IT.**

**NO ANNUAL FEE,
A \$1,000 CREDIT LIMIT
AND LOW RATES.
OKAY, NOW HIT THE BEACH!**



**IF YOU DON'T GOT IT,
GET IT.SM**