

# APPLY NOW AND MAKE IT EASIER TO MANAGE YOUR MONEY.

The American Express Credit Card for Students brings you a range of benefits and services unmatched by many other credit cards. It's designed not only to help you get the most out of your student years, but also to help you build a solid financial foundation for the future.

## Payment flexibility, no annual fee

- An incredibly low Annual Percentage Rate (APR), equal to Prime + 0%, on single purchases over \$200.<sup>1</sup>
- An interest rate of Prime + 7.9% (currently 15.9%) on all other outstanding balances.<sup>2</sup>
- Pay your balance in full each month, or extend it over time.

## Fly for as little as \$159 round-trip

- Receive 4 round-trip domestic travel certificates, plus international savings for travel on Continental Airlines.<sup>3</sup>
- Take a friend along for the same low price.

## 2 hours of free long distance calls for 1 year

- That's 10 free minutes a month for a full year.<sup>4</sup>
- A low rate of 15 cents per minute on all calls within the U.S., day or night.
- Enhanced Services like voice mail, a fax mailbox, 4-way calling and news service updates at no additional charge.

## We stand behind your purchases

- Up to a year's extension of the original manufacturer's warranty on items you purchase with the Card.<sup>5</sup>
- Replacement of products you buy with the Card against accidental damage and theft.<sup>6</sup>

## A global resource

- Worldwide acceptance and toll-free customer service 24 hours a day, seven days a week.
- 1,700 American Express Travel Service locations in over 130 countries.<sup>7</sup>
- Get cash at more than 180,000 ATMs and American Express Dispensers around the world.<sup>8</sup>
- Timely resolution of billing disputes.

## Our Credit Information Service helps you manage credit.

- Quick, clear answers to your credit questions.
- Access to this service is available by phone (1-800-582-5823) or through our Web site.

## [www.americanexpress.com/student](http://www.americanexpress.com/student)

- Access a wide range of credit resources, including a budget calculator and credit calculators to help you manage your money.
- Pay your bill through American Express Online.<sup>9</sup>



Cards