

TERMS AND CONDITIONS

**American Express Cardmembership Application
IMPORTANT INFORMATION REGARDING YOUR APPLICATION**

The information in this application is accurate as of 11/30/98. This information may have changed after that date. To find out about any changes, please write to us at American Express Travel Related Services Company, Inc. PO Box 30901, Salt Lake City, Utah 84130-0901. Or call 1-800-528-4800.

By signing and returning this Application, I ask that an account be opened and a Card issued and that you renew and replace it unless I cancel my account. I agree to be bound by the agreement received with the Card. I agree to be liable for all charges to the American Express Credit Card issued at my request.

I understand that I must provide all the information requested in the Application and I certify that such information is complete and accurate. I authorize you to verify the information on the Application and exchange information on me, including requesting reports from credit reporting agencies. I am aware that this information will be used to determine my eligibility for the Card and that if my Application is approved, you may contact these sources to update this information at any time. If I ask whether or not a credit report was requested, you will tell me, if you received a report, you will give the name and address of the agency that furnished it. I am also aware that information about me may be used for marketing and administrative purposes and shared with your affiliates and subsidiaries, unless I direct you not to share with your affiliates and subsidiaries certain credit information (other than transaction or experience information) about me by writing to you at American Express, PO Box 7852, Ft. Lauderdale, FL 33379. (Please include your social security number.)

Express Cash: By accepting the Card, I also have the option to request enrollment in your Express Cash ATM program. I will receive the terms and conditions, including fees, in the Agreement when I receive the Card. I acknowledge that I must call American Express to enroll in the Express Cash program.

An applicant, if married, may apply for a separate account.

Married Wisconsin Residents: No provisions of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees, and grace periods by calling 1-800-518-8866.

The American Express Credit Card is issued by American Express Centurion Bank.

DISCLOSURE

Annual Percentage Rate for purchases.*	Variable Rate information.*	Grace Period for repayment of the balances for purchases.	Method of computing the balance for purchases.	Annual fee	Minimum finance charge.
Prime + 7.9% (15.9% as of 11/30/98)	Your Annual Percentage Rate (APR) may vary. The APR for purchases is determined by adding 7.9% (10% for single purchases over \$200)	30 days on average for purchases if full balance is paid by due date	Average daily balance (including new purchases).	None	\$0.50
Prime + 0% (8.0% as of 11/30/98) for single purchases over \$200					
Prime + 13.99% (21.99% as of 11/30/98) for defaulted accounts.*	13.99% for defaulted accounts to the Prime Rate				

Over-the-limit fee and late payment fee: \$0 to \$20, as determined by applicable law fee for Cash Advances through Express Cash. 2% of withdrawal with \$2.50 minimum and \$20 maximum. The lines of credit offered are from \$500 to \$3,000.

*The APR for cash advances, purchases, and single purchases over \$200 is 20.9%, 15.9%, and 8.0% respectively as of 11/30/98. The APRs may vary and are determined monthly by adding 7.9%, 0%, 12.9%, and 13.99% to the Prime Rate for purchases, single purchases over \$200, cash advances, and defaulted accounts, respectively. The Prime Rate for billing periods ending in any month is the Prime Rate listed in *The Wall Street Journal* on the 15th day (or preceding business day) of the prior month. The APR (Prime Rate + 0%) for single purchases over \$200 will apply until the first day of the first billing cycle after 90 days from the date of purchase. Thereafter, such purchases will be subject to the standard APR for purchases as described herein. Your account is reviewed monthly and will be considered in default if minimum payments are not timely paid, any account terms are breached, or the account is otherwise in default as defined in the Cardmember agreement, in each case during any portion of the 12-month period prior to the billing period ("review period"). IA and PR are not currently within American Express Centurion Bank's credit card service area, therefore, Cards cannot be issued to residents of these locations.



Cards



**NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES**

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 8424 SALT LAKE CITY, UT

**AMERICAN EXPRESS CENTURION BANK
C/O NEW ACCOUNTS
PO BOX 31561
SALT LAKE CITY UT 84131-9984**



1. Prime Rate is 8.0% as of 11/30/98. See Disclosure above for additional information.
2. See Disclosure above.
3. A Saturday-night stay must be included in your itinerary. Reservations may only be made within 21 days of departure. Tickets must be purchased within 48 hours of confirming your reservations. Certificates may not be used or combined with any other air travel certificate. OnePass reward or discount fare offer. The electronic travel certificate is nontransferable. Certificate may not be applied toward previously issued tickets. Prepaid tickets are not permitted with this offer. Fares do not include \$1 per-flight segment Federal Excise Tax or passenger facility charge up to \$12 (depending on routing). Latin American fares do not include international taxes, fees, and charges up to \$67.
4. To be eligible, you must apply for the American Express Credit Card for students by July 31, 1999, and meet credit approval. A connect charge of \$0.85 applies to each call. Your American Express Connections™ calling card charges will be billed to your American Express Credit Card. A credit of up to \$2.35 a month for 12 months will appear on a separate charge detail statement from Premiere Technologies. The billing summary on your American Express statement will reflect this discount. \$2.35 is equal to Premiere's charge for a 10-minute call in the continental U.S. and appropriate surcharge. Credit will not exceed actual usage. Offer valid for American Express customers only. Offer subject to change. American Express Connections is a service mark of American Express Travel Related Services Company, Inc. Telecommunication services provided by Premiere Technologies, Inc., American Express Travel Related Services Company, Inc. 1998.
5. The Buyer's Assurance Plan extends the terms of the original manufacturer's warranty on a covered product purchased entirely with the American Express Credit Card for a period of time equal to the duration of the original manufacturer's warranty, up to one additional year, on U.S. warranties

- of five years or less. Coverage is limited to covered products costing \$10,000 or less, excluding taxes, up to \$50,000 per Cardmember per policy year. For more details or to file a claim, call 1-800-225-3750. Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions, and exclusions of Policy AX0953.
6. The Purchase Protection Plan protects a covered item purchased entirely with the American Express Credit Card against accidental damage and theft for 90 days from the date of purchase, up to \$1,000 per occurrence, \$50,000 per Cardmember per policy year, in excess of other applicable insurance. For more details or to file a claim, call 1-800-322-1277. Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions, and exclusions of Policy AX0951. Some Corporate Cards and some Optima® Cards are not eligible for enrollment. Terms and fees for Corporate Cards may vary.
7. Not all services available at all locations and are subject to local laws and cash availability.
8. Withdrawal limit of \$1,000 every 7 days per account, combining Basic and Additional Cardmember activity. Withdrawals are subject to network ATM restrictions and your Cardmember payment history. The fee for each cash transaction shall be the greater of \$2.50 or a 2% maximum transaction fee of \$20.00.
9. Registration is not required to access most areas on the Internet. However, registration with the service allows Cardmembers to access and enter personal information and make transactions securely. There is no fee to register; however, users are responsible for any phone, Internet Service Provider (ISP), or AOL fees incurred. To register with the service, users must: (a) provide personal information such as American Express Card Account (s), Social Security number, and birthdate; (b) create a user I.D. Once the registration process is completed, users will receive a password within 7-10 business days via U.S. mail, which allows them access to their Card account activity. Cards eligible for registration are all U.S.-based Cards. Some Corporate Cards may not be eligible.