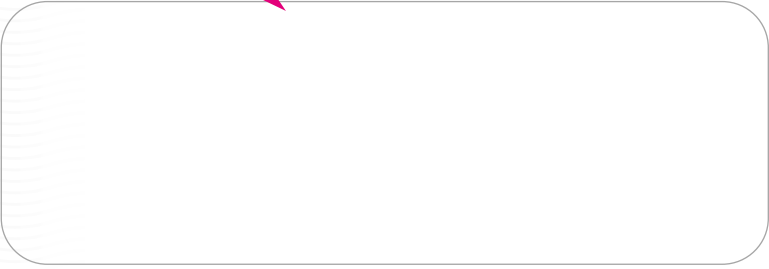




PLATINUM PLUS®
the new standard

THE NEW STANDARD OF EXCELLENCE.
OFFERED BY INVITATION ONLY.
NO ANNUAL FEE.



Low **2.9%** Fixed APR for CASH ADVANCE CHECKS and
BALANCE TRANSFERS until October 2005† NO ANNUAL FEE.

Call NOW for an INSTANT DECISION: **1-800-437-0180.**

Dear Sample A. Sample:

You made the decision to attend Plymouth State University to prepare for a career or to advance within your professional field. Now you can make another smart decision! Choose the Plymouth State University *Platinum Plus*® MasterCard® credit card, issued by MBNA America Bank, N.A.

As one of our alumni, you'll find that using the *Platinum Plus* MasterCard card helps generate funding in support of the Plymouth State University Alumni Association. MBNA makes a contribution when your new account is opened and when the account is renewed. And they'll make an additional contribution to Plymouth State University every time the card is used to make a purchase—at no additional cost to you.

The *Platinum Plus* card also offers more premium benefits, all in a credit card that comes with no annual fee. You'll also appreciate the availability of a higher credit line of up to \$100,000. And you'll agree that while it is possible, it may be difficult to run out of purchasing power. Should you ever need a credit line increase, you'll have a decision in 15 minutes.

You'll experience a level of service that few credit card issuers provide. To begin with, you can call MBNA 24 hours a day, 7 days a week and speak with a Customer service specialist who can answer questions about your account. Other MBNA specialists will work to resolve disputes with merchants or contact you when unusual activity is detected on your account.

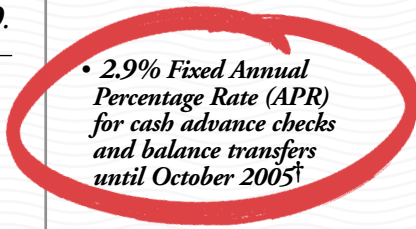
†See the enclosed insert for disclosure of rate, fee, and other cost information.

Fixed 2.9% APR Until October 2005.† No Annual Fee.

☎ Call Toll-Free 1-800-437-0180 for an Instant Decision. ☎
TTY users, see reverse.

CREDIT LINE UP TO:
\$100,000

•No Annual Fee



• **2.9% Fixed Annual Percentage Rate (APR) for cash advance checks and balance transfers until October 2005†**

• **7.9% APR for retail purchases right from the start**

• **Platinum Plus service—24 hours a day**

• **Around-the-clock fraud protection**

• **Common Carrier Travel Accident Insurance****

• **Credit line increase decisions in 15 minutes**

• **MBNA ShopSafeSM—the safest way to shop online**

YOUR PERSONAL REQUEST FORM

The Plymouth State University Alumni Association Credit Card

Print your name as you would like it to appear on card.

Please print clearly in black or blue ink.

Social Security Number‡ _____ / ____ / ____
 Birth Date‡ _____
 Mother's Maiden Name or Password (for security purposes) _____
 Your Annual Income \$ _____
 Are you: Homeowner Renter Other
 Total Household Income‡‡ \$ _____
 Occupation _____ Years There _____
 Residential Street Address (No P.O. Boxes)‡ _____
 City _____ State _____ ZIP _____
 Home Phone (include area code) _____ Business Phone (include area code) _____

Indicate your preferred mailing address: The address above The street address at right‡
 (Please print alternate address clearly on this form.) An alternate address

X _____ Date / /
 MY SIGNATURE MEANS THAT I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

Please send an additional card at no extra cost for:
 Name _____
 First _____ M.I. _____ Last _____
 Relationship _____

E-mail Address (optional—see reverse)
 Yes, keep me informed via e-mail about special marketing offers from MBNA.
 ‡ Federal law requires us to collect and verify this information. If the address we mailed to was not a street address, we are required to obtain a street address.
 ‡‡ Alimony, child support, separate maintenance income, or any other source of income (e.g., spousal or investment income), need not be revealed if you do not wish it considered as a basis for repayment.

MONEY-SAVING BALANCE TRANSFER OPTION.* Please list balance transfer requests in order of priority.

Start Saving Now!*	\$ _____	Make transfer check payable to _____	Account number _____
	\$ _____	Make transfer check payable to _____	Account number _____
	\$ _____	Make transfer check payable to _____	Account number _____

Your new credit card also gives you exclusive access to travel planning services. One toll-free call puts you in touch with travel specialists with insights into some of the world's best getaways and exceptional travel values.

The highest credit line available . . . a **2.9% Fixed APR for cash advance checks and balance transfers until October 2005** . . . around-the-clock Customer service—these add up to the best value in premium cards today.

To request the *Platinum Plus* MasterCard credit card, please complete and return the attached Personal Request Form. Or, with your request form handy, call **1-800-437-0180** for an instant answer to your request Monday thru Friday, 9:00 am - 9:00 pm, Eastern time. (TTY users, please call 1-800-833-6262.) *Platinum Plus* service—it begins as soon as you call to apply.

Sincerely,



Joe Long
Director of Alumni Relations
Plymouth State University

P.S. All proceeds derived from this program assist the Alumni Association with scholarships and programming.

OPTIONAL MBNA CREDIT PROTECTION PLAN ("PLAN") ABBREVIATED SUMMARY—CALL TODAY TO REQUEST ENROLLMENT!

The Plan cancels your minimum monthly payment under certain conditions. For example, you may be eligible for benefits if you are hospitalized, become involuntarily unemployed, totally disabled, or take employer approved unpaid family leave from your job. An accidental death benefit also cancels your account balance. Maximum benefits are the lesser of your account balance or \$50,000.

The Plan is Optional. Purchase of the Plan is optional and you may cancel at any time. Whether or not you purchase the Plan, this will not affect your application for credit or the terms of any existing credit agreement with MBNA.

Plan Limitations. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits.

Additional Information. We will provide the complete Plan Summary and Terms and Conditions before you are required to pay. Read the Plan documents carefully.

Important Restrictions on Enrolled Accounts. While you are receiving benefits, use of your account is suspended. Finance charges continue to accrue.

Plan Fee. The monthly fee is \$0.95 per \$100 of the Plan balance as described in the Plan documents, which you will receive shortly.

0604.CP

†The Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Cash Advance Checks is a variable rate, currently 7.9%. The APR for Bank and ATM Cash Advances is a variable rate, currently 19.99%. Your APRs may vary in accordance with the Variable-Rate Information accompanying your card. The current introductory APR offer for Balance Transfers and Cash Advance Checks is 2.9%. Transaction fee for Bank and ATM Cash Advances and for purchases of cash equivalents: 3% (min. \$10). Transaction fee for Balance Transfers and Cash Advance Checks: 3% (min. \$10, max. \$75). **MBNA allocates your payments to balances (including new transactions) with lower APRs before balances with higher APRs.** See the enclosed insert for details about rate, fee, and other cost information.

FEATURES

***BALANCE TRANSFERS.** Total value of transfer requests cannot exceed your credit line. MBNA sends either full or partial payment to your creditors in the order you list them. 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. If your available credit cannot accommodate any transaction, fee and/or finance charge, the account will be subject to over-the-credit-limit costs. Balance transfers and/or cash advances may not be used to pay off or pay down any MBNA account. BT.0303

****Certain restrictions apply to each benefit. Details accompany new account materials. Preferred card benefits differ from *Platinum Plus* benefits (e.g., coverage amounts vary and some benefits are not available).** PPCR.0703

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 MBNA America Bank, N.A. ("MBNA") to review my credit and employment histories and any other information in order to approve or decline this application, service my account, and manage its relationship with me. I consent to MBNA's sharing of information about me and my account with the organization endorsing this credit card program. I authorize MBNA to share with others, to the extent permitted by law, such information and its 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, 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 if this application is approved for an account with a credit line of less than \$2,000, I will receive a Preferred card. I accept that on a periodic basis an account may be considered for automatic upgrade at MBNA's discretion. I consent to and authorize MBNA, any of its affiliates, or its marketing associates to monitor and/or record any of my phone conversations with any of their representatives. (PL/E .0604)

MBNA uses your e-mail address to communicate with you about your application and/or account. See the MBNA Privacy Notice for additional information. The MBNA Privacy Notice is available at MBNA.com and accompanies the credit card.

If you do not want future MBNA credit card offers, send your name and address to: MBNA, PO Box 15728, Wilmington, DE 19850. Processing typically takes 12 weeks.

If the enclosed postage-paid envelope has been misplaced, send application to: MBNA, PO Box 981052, El Paso, TX 79998-9935.