

## BENEFIT SUMMARY

### Business Card with WorldPoints® Rewards

Don't just think of it as a credit card. Think of it as a way to work more efficiently.

If you use a personal credit card for business expenditures, you're missing out on a card that can actually help you manage your business! With the Business Card with WorldPoints Rewards, you will:

#### Manage and control business expenses with ease.

You can set individual credit lines for your employees, controlling how much is spent.<sup>†</sup> And, you'll have secure online access to your account 24-hours a day, 7 days a week, so you can view up-to-the-minute account information whenever you need to.

#### Enjoy tax benefits and simplified tax preparation.

Separating business and personal expenses makes figuring taxes easier—and interest on business expenses may be tax deductible.<sup>††</sup>

**Increase your capital and improve cash availability** with a competitive APR, higher credit lines, and the flexibility of making monthly payments when cash flow requires.

**Save time, save money.** As a Business Card with WorldPoints Rewards customer, you can feel secure knowing that you and your rental car are protected with a valuable insurance coverage—at no additional charge. Take advantage of discounts on the everyday costs of hotels, overnight shipping, and much more.<sup>†††</sup>

It's all about simplifying the way you do things...so you can concentrate on growing your business. It's all about giving you the time to do what you do best.

### Business Card with WorldPoints® Rewards

A simpler way of doing business

- Manage and control expenses—with individual credit lines for employees that let you predetermine how much money is spent.<sup>†</sup>
- Access your account online, view credit card information, and pay bills online when you enroll in our free online banking service. Just visit [www.bankofamerica.com](http://www.bankofamerica.com).<sup>1</sup>
- Increase capital instantly—with no annual fee and a competitive variable APR.
- Improve cash flow—with acceptance almost anywhere, you can use your card or personalized cash advance checks to access the funds you need.
- Enjoy payment flexibility—with the freedom to pay your balance in full or make minimum monthly payments when cash flow requires.
- Increase spending power—with a business card that's separate from your personal credit card.
- Enjoy superior Customer Service—with Customer Satisfaction representatives dedicated solely to Business Customers and credit line increase decisions made within 24 hours.
- Experience a new standard of benefits—with free additional cards, automatic purchase protection and much more.<sup>†††</sup>

**TO APPLY**  
**call 800-598-8791**

<sup>1</sup> Internet access required.

<sup>†</sup> Within certain program credit limits set by FIA Card Services.

<sup>††</sup> Consult your tax advisor regarding the deductibility of interest.

<sup>†††</sup> Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon request.

## Now a business credit card that *works for you.*

### Earning Points is easy.

- Earn 1 point for every \$1 in net retail purchases you make with your new Business Card with WorldPoints® Rewards Card.
- Combine points from your personal and business WorldPoints cards to get rewards even faster. <sup>†††</sup>
- Redeem rewards for yourself, your employees, or your business.

### Plus, get these beneficial services at no extra charge:<sup>†††</sup>

- Online account access<sup>1</sup>
- Additional cards for your employees
- Control over employee credit lines<sup>†</sup>
- Zero liability for unauthorized use.
- Employee misuse insurance
- Purchase Protection for theft or damage
- Extended Warranty Protection

## Choose Your Rewards<sup>††††</sup>

The WorldPoints program is your passport to travel on any major U.S. airline. Go virtually wherever you want, whenever you want. There are **no blackout dates**, so you can fly during peak periods, on weekends, and even on holidays. You can also redeem your WorldPoints rewards for hotel accommodations and car rentals within the United States or for merchandise, gift cards or cash rewards.

Air Rewards	Points	Requirements
Within the 48 Continental United States	25,000	Coach-class reservations and ticketing require at least 21 days' advance notice and must include a Saturday night stay. The round-trip ticket will be Economy class and the lowest available fare at the time of booking. Departures must originate within the 48 states. Non-U.S. travel: stay at least seven but no more than 30 days. First-class air rewards and flexible air redemption available. Refer to Program Rules for details.
Canada, Mexico, or Puerto Rico	35,000	
Alaska, Hawaii, or the Caribbean	45,000	
Europe	60,000	
Central America or South America, Asia, Africa, or South Pacific	85,000	

Hotel and Car Rental Rewards	Points	Requirements
Book a room anywhere in the U.S.	5,000	Redeem Points in increments of 5,000 for a credit of up to \$50 toward the cost of your travel arrangements. See Program Rules for details.
Rent a car anywhere in the U.S.	5,000	

Merchandise Rewards	Gift Cards Rewards	Cash Rewards
Choose from an online rewards selection including hundreds of merchandise items from the best names in electronics, home furnishings, and sporting equipment.	Choose Gift Cards from top retailers.	2,500 Points = \$12.50 cash reward
		5,000 Points = \$25 cash reward
		10,000 Points = \$80 cash reward
		25,000 Points = \$250 cash reward
		50,000 Points = \$500 cash reward



# Business Card with WorldPoints® Rewards Request Form

Give your business every possible advantage. Request your Business Card with WorldPoints Rewards by completing the information below.

FIA Use Only	
<b>Business Card with WorldPoints Rewards</b>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
FAKA7 BN	FAKA7 AM
If no selection is made, then the application will be processed without rewards.	

## 1. YOUR BUSINESS INFORMATION

Name of Business (As you would like it to appear on your Business Card. Please do not exceed 24 letters.)

24 empty boxes for business name

Legal Name of Business (If different from above.)

(The information you provide on this application enables us to verify your identity as required by Federal law. If the address you provided is not a street address, we are required to obtain a street address.)

Business Phone ( )

Billing Address City State ZIP

Business Street Address (If different from Billing Address.) City State ZIP

(No P.O. Box. We are required to obtain the physical street address.)

Type of Business Annual Gross Sales/Revenue \$ Annual Net Profit \$

Years as Owner Years Business in Existence Tax Identification Number

Are you a registered Nonprofit?

Yes  No Legal Structure (Check one.)  Sole Proprietorship  Partnership  Corporation  LLC  S-Corporation  Other

Nonprofit organizations, please provide a copy of your official minutes which includes the authorization to apply and the organization's last two years' of financial statements. Upon approval and account opening, your account may not be eligible for the minimum payment option and we may require the balance to be paid in full monthly.

## 2. CARDS FOR YOU AND YOUR EMPLOYEES (AT NO ADDITIONAL COST)

Business Owner or Authorized Officer's Name (As you would like it to appear on card. Please do not exceed 24 letters.) Social Security No.

2nd Cardholder's Name (As you would like it to appear on card.) Social Security No.

3rd Cardholder's Name (As you would like it to appear on card.) Social Security No.

4th Cardholder's Name (As you would like it to appear on card.) Social Security No.

For additional Cardholders, please provide this same information on a separate piece of paper.

## 3. AUTHORIZED CONTACT

The Authorized Contact will be authorized to access account information on behalf of the Business entity, as well as to make changes to the accounts, including but not limited to, requesting credit line increases and additional cardholders.

First Name Middle Initial Last Name

## 4. BALANCE TRANSFER INFORMATION\*\* See the Disclosure Sheet for important Balance Transfer information.

	\$ _____	_____	_____	_____
	Transfer amount	Make transfer check payable to	Address (include City, State, ZIP)	Account Number
	\$ _____	_____	_____	_____
	Transfer amount	Make transfer check payable to	Address (include City, State, ZIP)	Account Number

## 5. OWNER OR AUTHORIZED OFFICER ACKNOWLEDGEMENT AND INFORMATION

By submitting this Application or responding to this offer by phone, I acknowledge and agree on behalf of the Business entity and myself as the Owner/Authorized Officer: 1) that all information provided in connection with this application is correct; 2) that FIA Card Services, N.A. ("FIA Card Services") may investigate and exchange reports regarding information on the Owner/Authorized Officer and the Business entity with credit reporting agencies and others in order to approve or decline this application, service my account, and manage your relationship with me; 3) that the accounts will be used for business purposes only; 4) to all terms of the Business Card Agreement provided with the cards; 5) that I authorize FIA Card Services to provide my application information and any updated application information I provide to its affiliate(s) in connection with other accounts that I may have with those affiliates; 6) that the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts; and 7) that on behalf of the Business entity and myself, I grant FIA Card Services a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the Business entity and/ or me with Bank of America or any of its affiliates to satisfy all liabilities incurred under the Business Card Agreement.

Name (Please print.) Title/Position Home Phone ( )

(We take our responsibility to protect your personal information very seriously. The information you provide on this application allows us to verify your identity and ensure your personal information remains secure.)

Social Security No. Date of Birth Total Household Income \$ Annual Salary \$

Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.

Home Street Address City State ZIP

(No P.O. Box. We are required to obtain the physical street address.)

Are You a:  Renter  Buyer  Owner Do you have personal credit references? (e.g. mortgage, auto loan, credit cards etc...)  Yes  No

X Authorized Officer Signature Date

PLEASE SEE THE DISCLOSURES SHEET.



## DISCLOSURES

You must be at least 18 years of age and be an Authorized Officer of the business to apply.

<sup>1</sup> Internet access required.

<sup>†</sup> Within certain program credit limits set by FIA Card Services.

<sup>††</sup> Consult your tax advisor regarding the deductibility of interest.

<sup>†††</sup> Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon request.

<sup>††††</sup> **Important Information about the Business Card with WorldPoints® Rewards program:** Earn 1 point per dollar of new net retail purchases charged to your credit card with WorldPoints Rewards. Balance transfers, cash advances including purchases of money orders or other cash equivalents, out-of-network payments made through the Payment Center, fees, finance charges and unauthorized/fraudulent transactions do not earn points. Points have no cash value except as described in connection with cash rewards, may not be used to pay any credit card balance, and are valid for 5 years. Points transferred from another eligible card must be redeemed within 90 days of transfer. **TRAVEL REWARDS** have point and corresponding maximum dollar value ("MDV") requirements. Miscellaneous costs not included. Rewards subject to availability. **Air.** Points and MDV needed to travel within the 48 continental states (including Washington, D.C.): 25,000/\$400; 48 states to Canada, Mexico, or PR: 35,000/\$600; 48 states to AK, HI, or Caribbean: 45,000/\$600; 48 states to Europe: 60,000/\$800; 48 states to Central or South America, Asia, Africa, or the South Pacific: 85,000/\$1,150; the respective Point and MDV values also apply should travel begin in AK, HI, or PR and end within the 48 states or D.C. MDV includes all taxes and destination fees except the September 11th Security Fee. First- and business-class rewards available upon request. Unless redeeming for first- or business-class fare, ticket will be lowest coach class fare available through the WorldPoints redemption center. Special air arrangements require payment of additional points and processing fee. Additional terms apply. **Car.** Rent any car for any number of days with pickup and return to the same rental location within the U.S. For every 5,000 points you redeem for an eligible car rental, you receive a (\$50) credit toward the rental cost. 5,000 Points = \$50 MDV. 7-day advance reservations required and arrangements subject to availability. Credit, age, and driver requirements apply. Miscellaneous costs are your responsibility. Additional terms apply. **Hotel.** For every 5,000 points you redeem, you receive a (\$50) credit toward the nightly cost of the accommodations. 5,000 Points = \$50 MDV. 7-day advance reservations required and accommodations subject to availability. No minimum stay required. Miscellaneous costs are your responsibility. Additional terms apply. **MERCHANDISE AND GIFT CERTIFICATE REWARDS.** Online merchandise catalog has widest selection; abridged pamphlet mailed upon request. Featured items may not reflect actual rewards. Goods of equal or similar value may be substituted if reward is unavailable. Rewards shipped prepaid. **CASH REWARDS** are available online or by telephone. Cash reward check values and required Points: \$12.50/2,500; \$25/5,000; \$37.50/7,500; \$80/10,000; \$120/15,000; \$160/20,000; \$250/25,000; \$350/35,000 and \$500/50,000. Check issued upon request of Customer, made payable as described in complete Rules, and mailed within 14 business days of request. Check expires 90 days after date of issue. No yearly limit; to qualify, account must have active charging privileges. Unless authorized by us, points and rewards may not be combined with discounts or other programs, including airline or credit card programs, in the U.S. or abroad. Independent third parties manage the Merchandise and Gift Card/Certificate Rewards portion of the Program. An independent third party travel agency, registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required, manages the Travel portion of the Program. The Cash Rewards portion of the Program is managed by FIA Card Services, N.A. The MyConcierge Rewards portion of the Program is managed by Les Concierges, Inc. We are not responsible for errors or omissions in any Program document. Program terms may change. Program void where prohibited by law.

**Annual Fee** — \$0.

**Annual Percentage Rate (APR) for Purchases** — Your variable APR will range from **6.99%** to **17.99%**.

**Other APRs** — Non-Check Balance Transfers: 0% fixed introductory rate for the first 9 billing cycles from account opening; thereafter, a variable APR ranging from 6.99% to 17.99%. Cash Advances and Convenience Checks: a variable APR (minimum 19.99%), currently 21.99%. Penalty APR: a variable APR (maximum 29.99%), currently 29.99%.

**Variable Rate Information** — All APRs (other than your introductory APRs) may vary. They are determined by adding a margin to the Prime Rate ranging from .99% to 11.99% for Purchases and Non-Check Balance Transfers; 15.99% for Cash Advances and Convenience Checks; and 23.99% for Penalty APRs.

**Cash Advance Fee** — 3% of each advance (\$10 min) (including Convenience Checks).

**Balance Transfer** — 3% of each Balance Transfer (\$10 min).

The non-promotional APR, annual fee and other fees and charges are not guaranteed and are subject to change. Cash Advances and Balance Transfers may not be used to pay off or pay down any account issued by FIA Card Services or its affiliates. We apply payments to lower APR balances before higher APR balances.

If at any time during the Promotional Period we do not receive at least the Minimum Payment Due or you close your account, your Promotional Rate will terminate and thereafter any remaining unpaid balances will accrue interest at your standard contract Purchase Rate. If at any time during any rolling consecutive twelve billing cycle period we do not receive two consecutive Minimum Payments by your payment due date, we may elect to automatically increase any and all of your standard APRs to the Penalty APRs. Your Penalty APRs on all existing and future unpaid balances will automatically revert to the standard APRs disclosed above if you make six consecutive payments when due.

The Prime Rate used in the APR calculations associated with your Business Credit Card Account is determined on the last day of each month by taking the highest Prime Rate published in the Money Rates section of *The Wall Street Journal* in effect within the prior three months (the "Index Date(s)"). All Prime Rate changes will take effect on the first day of your billing cycle that ends in the calendar month following the Index Date. All disclosed variable rates are based on the Prime Rate of 6.00% as of April 30, 2008.

**\*\*Balance Transfer** — If your account is set up for balance in full payment monthly, rather than minimum payments, you will not be eligible for Balance Transfer promotions and may be excluded from receiving Balance Transfer checks. We reserve the right to decline to process any Balance Transfer for any reason. If you have a dispute with a creditor and pay that balance by transferring it to your new Business Credit Card Account, you may lose certain dispute rights. By making a Balance Transfer, you understand that future payments will be applied to promotional offers (which are normally at a lower interest rate) prior to any existing or new regular balances on the account. It will take 3-4 weeks to process your request. Therefore, you will still need to make payments on your other accounts to keep them current until your request is complete. Your Balance Transfer requests will be processed in the order listed on the Balance Transfer form. We will make the maximum possible partial payment. Partial payment will not be made on more than one account. Finance charges (if and where applicable) will begin on the date that the Balance Transfer posts to your Business Credit Card Account.

**Sharing of Information with Bank Affiliates** — If you do not meet our requirements for this product, by submitting this Application you authorize and request us to share this Application and the Application file with our affiliate for consideration of you for a U.S. Small Business Administration ("SBA") guaranteed loan. In addition, from time to time, we, our affiliates and subsidiaries may share with each other information about your Business, and you personally, contained in this Application or obtained from outside sources. You may instruct us to cease sharing your personal information obtained from this Application or outside sources by sending a written request to: Commercial Card Services, P.O. Box 27025, Richmond, VA 23261-7025.

Credit subject to approval. Credit cards issued and administered by FIA Card Services N.A.

MasterCard is a federally registered service mark of MasterCard International, used pursuant to license.

The information listed above is correct as of April 30, 2008 and is subject to change at any time without prior notice. To receive the most recent information, please write to FIA Card Services at PO Box 53137, Phoenix, AZ 85072-3137.

©2008 FIA Card Services. All rights reserved.

## APPLICATION CHECKLIST

- Business Card with WorldPoints® Rewards application is completed and signed.
- If the requested credit line is equal to or greater than \$75,000, the previous two years of tax returns or business financials are included.
- If the business is a non-profit, the previous 2 years of financials are included, as well as meeting minutes stating who is authorized to borrow on behalf of the organization and the fact that a business card program is being requested.

**Mail submission:** FIA Card Services, N.A.  
PO Box 981520  
El Paso, TX 79998-9915

**Regular Fax submission:** (302) 457-0266 (14 day decision for regular applications)

For general information, application status, credit line increases, additional cards, and routine Customer Service, contact a Customer Satisfaction Specialist at **(800) 673-1044**.