

## BENEFIT SUMMARY

### Platinum Plus<sup>®</sup> Business

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 Platinum Plus for Business credit card, you will:

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

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, no annual fee, and the flexibility of making monthly payments when cash flow requires.

**Save time, save money.** As a Platinum Plus for Business credit card 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.

### Platinum Plus<sup>®</sup> Business

A simpler way of doing business

- Manage and control expenses—with individual credit line 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>3</sup>
- Increase capital instantly—with no annual fee and a competitive 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**

(Mention Priority Code FACBKV AM)



## DISCLOSURES

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

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

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

<sup>3</sup>Free Online Banking Requires Internet Banking.

**Annual Fee** — \$0.

**Annual Percentage Rate (APR) for Purchases** — Your variable APR will range from **8.49%** to **19.49%**.

**\*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 8.49% to 19.49%. Cash Advances and Convenience Checks: a variable APR (minimum 19.99%), currently 23.49%. 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 Platinum Plus for Business 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 7.50% as of January 31, 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 Platinum 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 Platinum 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 January 31, 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.

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## APPLICATION CHECKLIST

- The Platinum Plus® for Business 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

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

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