



0.00%*

1st or 2nd check:
Fixed APR,
for a limited duration

or

4.99%*

3rd check:
Fixed APR,
for a limited duration

Use these Balance Transfer checks to take advantage of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Just make sure you have enough available credit for the transaction(s), interest, and any related fees. Don't miss out — great rates like this don't come around every day.

*Checks must be posted to your account by the post/void date on the check(s).

*See "Important Information" section for more details.

***1 MPORTANT INFORMATION:**

The use of the attached check(s) or draft(s) will constitute a charge against your credit account.

Promotional APR: When you use the first and/or second check, you will receive a promotional 0% APR until the first day of your billing cycle that includes November 1, 2009.

When you use the third check, you will receive a promotional 4.99% APR until the first day of your billing cycle that includes February 1, 2011. If any balance from this offer remains after its limited duration APR expires, it will then be subject to the standard or default APR applicable to such balances as determined by your Cardmember Agreement.

Other APRs: The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your Cardmember Agreement.

Transaction Fee Finance Charges: The transaction fee will be 3% of each check from this offer (\$5 minimum; \$199 maximum).

Right to Decline: If checks are part of this offer, checks that post after the void date disclosed or that are made payable to us or one of our related banks or companies will be declined. Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe that you will be unable or unwilling to repay the balance or as described in your Cardmember Agreement), we may decline to process your transaction, in which case you will be notified.

Payment Allocation: We may allocate payments to balances with low APRs (including balances with introductory and promotional APRs) before applying payments to higher APR balances. This means that any promotional period disclosed to you may be shorter based on your payment amounts and APRs on other balances.

Offer End Date: To take advantage of an introductory or promotional rate for any promotional period stated in this offer (if applicable), the transactions from this offer must post to your account by the posting date disclosed in this offer and your account must not be in default. Transactions that post after the posting date or if your account is in default will be charged the applicable non-promotional terms (for example, APR and transaction fee) stated in your Cardmember Agreement or any subsequent change in terms, or will be declined.

Default: Any introductory, promotional, or standard APRs are contingent on your complying with the terms of your account. For example, if your payment to us is not received by the date and time your payment is due; if your account is overlimit; or if a payment to us is not honored by your bank, the introductory, promotional, or standard APR offers may end and the APRs on all balances and new transactions on your account will adjust to the applicable rate and become effective as of the first day of the billing cycle in which the default occurs.

Grace Period: A grace period will not apply to transactions from this offer.

Other Items: If your credit line (credit access line/revolving credit line for Visa Signature/World MasterCard accounts) or cash access line, which may appear within, is lowered for any reason since the time your account was selected for this offer, it could affect the available credit on your account and your ability to take advantage of this offer. Any special benefits of this offer apply to transactions from this offer only. If you pay any disputed amounts you may lose your right to dispute them. This offer is not valid if your account has been converted to any other product type, such as to or from a "co brand" or other "rewards" account. If applicable, only checks that we issue for your account are valid. Checks from this offer deposited into your bank account at any bank (including any of our banks) may be subject to a delay in the availability of those funds. Checks used to access your account must be presented to us in paper form. If a check is presented to us electronically, we may not be able to accept it due to certain check processing rules we must adhere to. Other offers may supersede this offer. Cardmember Agreement: For further details about terms or conditions on your account, please refer to your Cardmember Agreement.