

This document has been altered from its original form:

1. Yellow highlighting added to text passages.

The original Chase Card Services "3.99% fixed APR Until the Balance is paid in full" promotional offer remains on file, held by Dr. Robert J. Lahm, Jr.

Rate Reduction
for our most
Valued Cardmembers

Wait!

Before you file away your monthly statement,
be sure to detach your enclosed Special Rate Checks.

Special savings for our most valued cardmembers.

Access extra cash

Transfer high APR balances

Pay for unexpected expenses

Use for large purchases

**Please see reverse side for important information*

Choose your rate:

0.00%*
fixed APR

Until the first day of
your billing cycle that
includes February 1, 2007

3.99%*
fixed APR

Until the Balance
is paid in full

*IMPORTANT INFORMATION:

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

Promotional APR: When you use the first check, you will receive a promotional 0% APR until the first day of your billing cycle that includes February, 1, 2007. For any APR in this offer that ends after a limited duration, the APR on those transactions will adjust to the APR applicable to that transaction as determined by your Cardmember Agreement. When you use the second and/or third check, you will receive a promotional 3.99% APR until the balance of the check(s) is paid in full.

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: A fee of 3% (minimum \$5; maximum \$75) applies to the amount of each transaction from this offer.

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 promotional and introductory balances with low APRs before applying payments to higher APR balances. This means the length of any promotional period stated in this offer may vary based on the amount of your monthly payments and the APRs on other balances on this account.

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 on any account or loan to us or any of our related banks or companies 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 on your account will adjust to the applicable rate and become effective as determined by your Cardmember Agreement and any subsequent notices of changes to your account terms.

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

Two-Cycle Billing Accounts: If your account has two-cycle billing, in the first cycle (the "Current Cycle") you carry a Purchase balance from the previous cycle, the APR applied to such carried balance will be the Current Cycle's APR for Purchases.

Cardmember Agreement: For further details about terms or conditions on your account please refer to your Cardmember Agreement.

Other Items: Any special benefits of this offer apply to transactions from this offer. 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 from a "co brand" or other "rewards" account. If applicable, only checks that are valid for your account are valid. Other offers may supersede this offer.