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EARTH DAY

Make Every Day
Earth Day

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Earth Day USA

Chairman
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President
Earth Day USA

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Observe Earth Day
on April 22.

Printed on Recycled Paper.

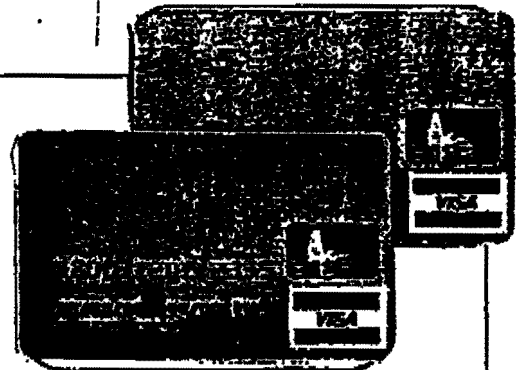
This is the new EARTH
DAY Visa® card.

It works for what you
believe in - making our
planet a cleaner,
safer, and healthier
place to live...

SURPRISINGLY, IT COSTS YOU NOTHING EXTRA TO USE.

It's even likely to save you money with
cardholder benefits that far surpass other cards
- including American Express®.

You are cordially invited to try it FREE of an
annual fee for one year, and receive an
introductory 12.9% Annual Percentage Rate (APR)
on all cash advances and transferred balances for
a limited time! **



Dear Citizen of the Earth:

Imagine you could have part of the money being placed on
credit cards every day in America...

... at restaurants. Department stores. Service stations.
Mail order companies. For business and personal use.

Start with a percentage of your purchases, then gradually
add those percentages of other people's credit card
purchases.

Even if you got just a thin slice of the pie, you could
amass a considerable sum in no time, simply by getting more
and more names -

- it's just this kind of phenomenon I'm writing to you
about.

Join us now by calling 1-800-847-7378, ext. 400 or return
your Earth Day Visa® card Request Form ... we'll be on our
way to something big and responsible. Together!

Making every day Earth Day costs you nothing extra,
and doesn't inconvenience you in the least.



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(over, please)