



Dear Sample A. Sample:

Challenging work. Great kids. Travel and interests you love. A happy, successful life is marked by many accomplishments. Now you have one more.

You've been Selected for the American Express Preferred Rewards Green Card—and for you, there's no annual fee for the first year.

Take a minute to pat yourself on the back. You deserve it. Only a handful of people qualify for the American Express Preferred Rewards Green Card.

Truth is, we want you as a Cardmember. That's why for you, we've eliminated our annual fee for the first year—a value of \$95. We believe that once you experience the rewards of Membership, you'll find that American Express is the only Card your family needs.

Sometimes life is so hectic, it's tough finding time to do the simple things that mean the most. Like buying that special birthday present or planning a great vacation. The Card helps.

Our unique rewards and services take the stress out of family travel, shopping and eating out. Cardmembership frees up your time—so you can finally put together that cross-country road trip, enjoy a meal together at a favorite family eatery or cherry pick tickets for the Tribeca Family Film Festival.

Whatever your family enjoys doing together, the Membership Rewards program makes it easier.

With Membership Rewards you earn points every time you shop with the Card. For each and every dollar you charge on the Card, you get one Membership Rewards point—so points add up fast. And you're allowed unlimited points—with no expiration date.

When your family's ready for fun, you can redeem your points for all kinds of goodies. Like plane and cruise tickets. Hotel stays. Car rentals. And iTunes, electronics, sports equipment, clothes—just about anything and everything your family wants or needs.

The Preferred Rewards Green Card. All you expect from American Express—plus Flexible Payment with 0% APR for the first 6 months.

Because of your outstanding credit history, the Card comes to you with no pre-set spending limit. "No pre-set spending" doesn't mean unlimited credit. It means you're given an adjustable credit line that flexes according to your spending patterns, payment history and other factors.

Of course, sometimes you need the freedom to spend more. Flexible Payment gives you the buying power you need—and the budget control you want. With Flexible Payment you can charge travel expenses and purchases of \$200 or more at 0% APR for the first six months. After that, if you choose to carry a balance, you'll receive a variable APR—currently 13.5%. For additional value, you can transfer balances for the first six months from higher-rate cards to American Express—and keep a fixed 5.99% APR for the life of the balance.

Best of all, you earn Membership Rewards points for your Flexible Payment purchases *and* your regular monthly charges. And of course, you pay zero interest on regular charges you pay in full.

Your family is protected by American Express' legendary service—on the road and at home.

For a busy parent, sometimes less is a whole lot more. It's a relief to find all the travel services your family needs in one Card. Let's say your family flies to Rome—but your baggage ends up in Frankfurt. Don't sweat it. You're covered by the Baggage Insurance Plan: When you purchase scheduled travel tickets with the Card, we reimburse you up to \$1,250 if your baggage is lost, damaged or stolen.

When you travel with kids, you have to expect the unexpected. Your toddler spikes a fever on the plane. You leave your daughter's prescription at the Uffizi—along with your bag and passport. *Non un problema*. One call to the Global Assist Hotline, and an English-speaking doctor, translation services, prescription replacements, help with your passport—even cash—are on the way.

Back in the States, Membership protects your family 24/7. The Card can avert your worst parenting nightmare: You know—when you're driving alone with the kids, blow a tire and get stuck 50 miles or more from home? Don't panic. Roadside Assistance is there for you—up to four times a year and \$50 per service call.

And Cardmembership stands by you when you shop. Because stuff happens. The baby spoons oatmeal on your brand new laptop. Your daughter's hockey stick is stolen—the day after you buy it. Purchase Protection guarantees you a refund on all purchases made with the Card for up to 90 days.

You'll never have to pay the price for credit fraud or identity theft when you carry the Card.

You never bought two plane tickets to Bali, a case of cigars and a \$226.96 string bikini? With Fraud Protection you won't pay for them—or for any unauthorized purchases. Ever. No fine print, no deductible, no hassle. And if you suspect someone's using your identity to shop online, Identity Theft Assistance provides you immediate 24/7 telephone support.

Extend Membership services to your teen, family members and caregivers with Additional Cards – all fee-free for the first year.

Additional Cards are a great way to rack up Membership Reward points while providing exceptional Membership services—including Roadside Assistance and Purchase Protection—to family and caregivers.

The Card helps you teach your teen financial responsibility—and let's you conveniently manage your child's allowance, birthday money and holiday cash. With the Card, you establish a pre-set spending limit. And you can discreetly track where and when all purchases are made.

Additional Cards make it easy for family members and caregivers to grocery shop, fill up the family car and run errands. For you, we're making unlimited Additional Cards available fee-free for the first year—a value of \$30 for the first five Additional Cards and \$30 for each Additional Card after that.

Apply today and let your family start enjoying the rewards you deserve.

Bottom line: We want you to join us as a Cardmember. That's why we're waiving your Card's annual fee for an entire year—a \$95 value—and offering you Additional Cards fee-free for the first year. You can start taking advantage of the Card's family-focused rewards right now. You're already Selected. To accept the Card, simply call 1-877-621-7779, go to americanexpress.com/applyforgreen, or complete the enclosed Membership certificate.

Congratulations for your accomplishment. We can't wait to welcome you as a Cardmember.

Sincerely,

Jud Linville
President & CEO, Consumer Services
Member since 1989

Application head:

You've been Selected for the American Express Preferred Rewards Green Card.

Envelope head and copy:

You've been Selected for the American Express Preferred Rewards Green Card—the only Card your family needs.

* Fee-free for one year

* With Flexible Payment and 0% APR for the first six months

Magnet copy:

ALL THE SERVICES

ALL THE REWARDS

ALL INCLUDED IN THE ONLY CARD YOUR FAMILY NEEDS

NOW FEE-FREE, WITH FLEXIBLE PAYMENT AND 0% APR FOR THE FIRST SIX MONTHS.