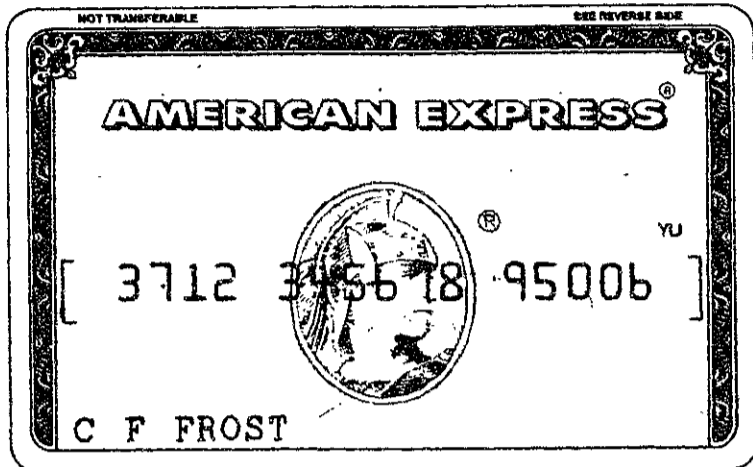


Enjoy all the privileges and benefits of American Express® Cardmembership -even before you graduate.

You are probably aware of the fact that most American Express Cardmembers earn over \$20,000 a year. As a college graduate, we expect you have a similar earning potential. So you are invited to apply for all the privileges and benefits of American Express Cardmembership— even before you graduate— if you have accepted permanent employment at an annual salary of only \$8,500 or more.

1 Worldwide Personal Recognition.

With the American Express Card you get what you want without carrying cash and risking loss or theft. You have the convenience of world-wide charge privileges at fine hotels, motels, restaurants, stores, car rental companies, and airlines. The Card means instant recognition virtually everywhere in the world.



2 Worldwide Network of Over 700 Offices.

American Express Company, its subsidiaries and Representatives maintain Travel Service Offices around the globe to assist you with virtually every travel-related problem.

3 No Spending Limit Set in Advance.

Some cards limit your credit in advance, often to as little as \$500. This can be troublesome if you're on an important trip or long-awaited vacation and suddenly discover you're out of credit. With American Express you set the pattern of spending as you use the Card.

4 Emergency Personal Check Cashing.

Use the Card to cash personal checks up to \$500— \$50 in cash and the balance in Travelers Cheques— at most American Express Travel Service Offices worldwide. The Card also guarantees your personal check up to \$50 at selected domestic airline counters and when you are a registered guest at participating hotels and motels in the U.S., Canada and Europe (subject to local regulations).

5 Travel Funds "Round-the-Clock."

Use the Card at automated dispensers in major U.S. air terminals to get from \$100 to \$500 in American Express® Travelers Cheques— in less than sixty seconds, virtually any hour of the day or night. A one-time enrollment shortly after Cardmembership approval allows you to use this service.

6 Signed Receipts.

Unlike most other cards, the American Express Card statement arrives, in most cases, with the signed receipts you need to keep accurate records and report your expenses for employer reimbursement or for your permanent, personal financial records.

7 No Automatic Finance Charges.

Many cards tack a finance charge on the unpaid balance, and it doesn't take much to run up finance charges in excess of \$25 a year. With the American Express Card, balances are due when your bill arrives, so there are no finance charges.

Much, Much More. As a Cardmember you enjoy many additional benefits fully described in the special Cardmember Benefits Book you will receive. All these benefits are yours year round for just \$25. So, take advantage of special student privileges that allow you to apply for the Card even before you graduate. Detach the postcard below along the dotted line, and mail it today.

DETACH ALONG DOTTED LINE, FOLD, AND TAPE OUTSIDE EDGES TO FORM POSTPAID CARD.

AMERICAN EXPRESS CARD APPLICATION FOR STUDENTS

Attention: John C. Sutphen, Vice President. PLEASE PRINT CLEARLY OR TYPE. Do Not Enclose \$25 Annual Fee. We Will Bill You Later.

NAME FIRST: _____ MIDDLE INITIAL: _____ LAST: _____ DATE OF BIRTH: _____

RESIDENCE STREET: _____ CITY: _____ STATE: _____ ZIP CODE: _____

HOME PHONE (AREA CODE): _____ TELEPHONE NUMBER: _____

PREVIOUS HOME ADDRESS: _____ CITY: _____ STATE: _____ ZIP CODE: _____ HOW LONG? _____

TO APPLY YOU MUST CHECK ONE OF THE BOXES BELOW AND FILL IN DETAILS

I am graduating from College or Graduate School and have accepted permanent employment at an annual salary of \$8,500 or more.

I am a part-time Graduate School student working full-time and earning an annual salary of \$8,500 or more.

I am a part-time College student working full-time and earning an annual salary of \$12,500 or more.

I am graduating from College or Graduate School and have accepted permanent employment at an annual salary of less than \$8,500—but I have other income.

PRESENT/FUTURE EMPLOYER: _____ STARTING DATE OR YEARS THERE: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

BUSINESS PHONE (AREA CODE): _____ NATURE OF BUSINESS: _____

ANNUAL EARNINGS: _____ POSITION: _____ NAME OF HIRING OFFICIAL: _____

If you have other income that you want us to consider, list person (banker, broker, employer, etc.) whom we can contact. (Alimony, maintenance or child support need not be revealed if you do not wish to rely on it.)

COLLEGE NAME OF SCHOOL: _____ CITY & STATE: _____ GRADUATION DATE: _____

GRADUATE SCHOOL NAME OF SCHOOL: _____ CITY & STATE: _____ GRADUATION DATE: _____

AMERICAN EXPRESS CARD EXPERIENCE: None Present Member Former Member

Personal Acct Company Acct Supplementary Acct Account No

TO HELP US MAKE THE CARD EVEN MORE VALUABLE PLEASE INDICATE HOW YOU PLAN TO USE IT (This information is not used in consideration of your application): VACATION TRAVEL BUSINESS TRAVEL BUSINESS ENTERTAINMENT PERSONAL USE NEAR HOME OTHER _____

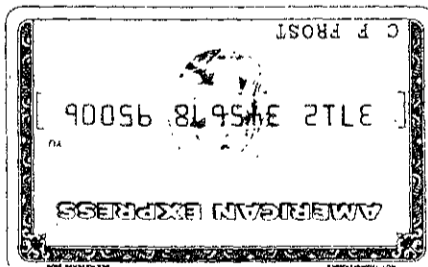
CHECK HERE IF YOU WISH TO GIVE YOUR ELIGIBLE FAMILY MEMBERS SUPPLEMENTARY CARDS AT \$10

FAMILY MEMBER NAME: _____ SIGNATURE: _____

AN APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.

By signing below, I ask that an account be opened for me and card(s) issued as I request, and that you renew and replace them until I cancel. I understand that you may verify and exchange information on me and any supplementary applicants...including requesting reports from credit reporting agencies. I am aware that this information is used to determine my eligibility for the card and that, if my application is approved, you may contact these sources to update this information at any time. If I ask whether a credit report was requested, you will tell me, and if you received a report, you will give me the name and address of the agency that furnished it. I will be bound by the agreement received with each card, unless I cut the card in half and return both halves to you. This is a personal account and I agree to be liable for all charges to the basic and supplementary cards issued on my request. In addition each supplementary cardmember will be bound by the agreement received with the card and will be liable for all charges to that card.

SIGNATURE: _____ DATE: _____



FIRST FOLD HERE

(2) THEN FOLD HERE

Postage Will be Paid by Addressee

No Postage Stamp Necessary If Mailed in the United States

BUSINESS REPLY MAIL
FIRST CLASS PERMIT NO. 110 NEW YORK, N.Y.

AMERICAN EXPRESS COMPANY

P.O. Box 5254, Grand Central Station
New York, N.Y. 10017

Attention: John C. Sutphen
Vice President