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 worldwide. The Card also guarantees American Express you set the pattern of spending as you use the Card.

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 around the globe to assist you with virtually every travel-related problem.

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.