



AmTrade International Bank

FDIC insured



Dear

You're Pre-Approved for a \$3,600.00 Visa Credit limit! Guaranteed! Congratulations on your bankruptcy discharge. AmTrade International would like to be the first to offer you the next step on your way to financial freedom. You're already pre-approved, so no need for any additional credit checks or application delays.

Here's how our credit rebuilding card works

You chose the option that's right for you. Then make a fully refundable one time deposit with our bank for the sole purpose of obtaining credit. We hold your deposit in an interest bearing savings account for 12 months while you enjoy the freedom of your new semi-secured Visa credit card. Your card will be good for purchases and cash advances at *ATM's* everywhere Visa is accepted. After 12 monthly payments we refund 100% of your deposit plus the interest**. Your card then becomes a regular unsecured Visa Card. Your good credit history will also be reported to all 3 major credit agency's monthly, therefore increasing your FICO score and ultimately your purchasing power in just 12 months! Our team is committed to helping you increase your buying power!

Get Your **FREE Exxon Mobil Gas Card**

As part of this limited time offer you will get a *Free Mobil Gas Card* valued up to \$250 when you make your secured deposit. Use it at any of their nationwide locations.

Get rewarded with the credit you deserve Now!

Act now to get your Visa semi-secured credit card!

- Choose the Option that is right for you
- Mail the acceptance certificate below in the enclosed envelope
- Include cashier check or money order for fastest delivery
- For more information visit www.AmTradeInternational.com

Or Call 1-800-470-1082

Act now before this offer expires 7/01/2013

We look forward to making you our newest member.

Manuel V Sicre

Chief executive officer

P.S. Don't wait, your already pre-approved for our semi-secured Visa Credit Card

Offer expires on 7/01/2013 Reply by mail today!

***SEE REVERSE FOR IMPORTANT INFORMATION ON RATES, FEES, COSTS, AND AVAILABLE CREDIT**

You can choose to stop receiving "prescreened" offers from this and other companies by calling toll-free 1-888-567-8688.

See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

You're Already Pre-Approved Act Now!

New Card Membership offers:

Option A- **\$900.00 deposit*** you'll receive
\$3,600.00 instant credit
PLUS
\$250.00 Mobil Gas Card

Option B- **\$500.00 deposit*** you'll receive
\$1,500.00 instant credit
PLUS
\$100.00 Mobil Gas Card

***Please Note:**

This is a deposit for the sole purpose of obtaining credit. Your deposit will be returned to you by money order after 12 monthly payments are made. A standard one time enrollment fee of \$39.00 will be subtracted from your deposit. See reverse side for details.

*APR 14.99%(Fixed)

**Interest Rate

No Hidden Fees or Charges were an Internet Bank you can Trust



This offer is only valid through the mail.

Your Approval Code:

△ DETACH △

AMTRADE CARD SERVICES

△ DETACH △

MAKE CHECKS PAYABLE TO AMTRADE CARD SERVICES

Please check the box next to the option you choose

Option A \$900.00

Option B \$500.00

Offer only valid through mail.

Please allow 7 to 10 business days for cashier's check or money order and 4 to 6 weeks for personal checks

Amount Enclosed \$ _____ .00

OPTIONAL CREDIT PROTECTION ENROLLMENT

Yes! Protect my account. My initials below indicate I have read and agree to the written Credit Protection Program ("Program") Disclosures, summary and cost information included on the reverse side of this letter. I authorize the Program cost to be billed monthly to my Credit Card Account. I understand I may cancel at any time and that enrollment in the Program is optional and not required to obtain credit

INITIAL HERE TO ENROLL...

1. Personal Information

Social Security: Last Four Digits Only

Approval Code:

Birth Date:

/ /

Telephone Number:

() -

Email Address (Optional). We may use this to communicate regarding your account.

2. Sign Here

By signing/submitting this Acceptance Certificate, I acknowledge I have read the terms and conditions on the reverse side of this letter and agree to be bound by those terms.

Applicant's Signature: _____

Date: _____

ANNUAL PERCENTAGE RATE (APR)	14.99%
OneTime Enrollment Fee	\$39
Grace Period for Repayment of the Balance for Purchases	25 days from the date of your statement if you paid the previous balance in full by the due date
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Cash Advance up to \$300 Per Day Transaction Fee	\$5.00 or 3% of the advance, whichever is greater
Minimum Finance Charge	\$0.50 for any billing cycle in which a Finance Charge is due
Late Payment Fee	\$-29
Over Limit Fee	\$29
Closed Account Maintenance Fee	\$3 per month after account closure until paid in full

ENROLLMENT FEE AND ANNUAL FEE: A one-time-only enrollment fee of \$39 will be billed to your account when it's opened. The enrollment fee of \$39 will be billed to your account in monthly installments of \$3.25 per month. These fees are not refundable unless you cancel your account within 30 days of the date your account is opened and if you have not used your account during this 30-day period.

AVAILABLE CREDIT INFORMATION: the above enrollment fee will be billed to your account when it is opened and will reduce the amount of your initial available credit. If your account is established with a \$3,600.00 credit line, your initial available credit will be \$3,561.00. If you select any additional features for which a fee is charged, your initial available credit will be further reduced.

AGREEMENT: In this Agreement, the words "I," "Me," and "My" mean the applicant. "Bank" means Credit One Bank, N.A. (Formerly known as First National Bank of Meritt), located in Las Vegas, Nevada, its successor or assigns. I certify that I am 18 years of age or older and that the information on this credit card application (also referred to as the Acceptance Certificate) is true and correct and is given in order to obtain credit. I authorize the Bank to check my credit report and to verify and exchange credit information about me with third parties, including credit bureaus, from time to time, understand proof of income or other information may be requested from me or others, I understand I must provide a valid Social Security Number or part of I agree to provide additional information as requested by the bank from time to time. All information is subject to verification. The Bank may retain such credit or other information when I receive my card. When this application is accepted and one or more credit cards are issued, I agree to pay all charges incurred in accordance with the terms and conditions of the acceptance certificate, cardholder agreement, and disclosure statement, arbitration agreement (and any future amendments), which will be sent with my card. I understand the bank maintains the right to not open my account if: 1) the information provided on the acceptance certificate is not accurate or not complete and/or 2) the bank receives this acceptance certificate after the expiration date.

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, contact: Experian, P.O. Box 919, Allen, TX 75013-0919; Equifax, P.O. Box 740123, Atlanta, GA 30374-0123; or Transunion, P.O. Box 505, Woodlyn, PA 19094-0505. Or you may notify all three agencies by calling toll free 1 888 567-8688.

CREDIT PROTECTION PROGRAM ("PROGRAM") DISCLOSURES

PROGRAM DESCRIPTION: The Credit Protection Program is an OPTIONAL supplemental feature of your Credit One Bank credit card account. The Program cancels the payment due for the current month, which is the greatest of 4% of the account balance for the current month or \$20.00. A maximum of (6) monthly payment, if the primary cardholder becomes involuntarily unemployed or disabled. In the event of the primary cardholder's death, the account may be eligible for balance cancellation, up to a maximum sum of \$10,000.00.

Optional Feature: whether or not you purchase credit protection will not affect your application for credit or the terms of any existing credit agreement you have with the Bank.

Cost: the monthly program charge for credit protection is based on your account balance each month multiplied by the unit-cost which is \$0.96 (96 cents) per \$100, or part thereof.

Account Use Restrictions: if credit protection benefits are activated, you will be unable to make charges on the credit card or use the credit line while you are receiving benefits.

Your Right to Cancel: you have the right to cancel credit protection at any time, for any reason.

Our Right to Cancel: The Bank has the right to cancel Credit protection, without notice, at any time and for any reason including, but not limited to, the following circumstances: if your accounts 60 days past due, your account is over limit by 20% or more, you file for bankruptcy,

I understand that once my credit card account is opened, it will be subject to the terms and conditions of the cardholder agreement, disclosure statement and arbitration agreement sent with my card, which may be amended from time to time and allows the bank, at its sole discretion, to change all terms and conditions of the account upon notice to me in accordance with applicable law. I further acknowledge that the account will be for personal use and may not be used for business purposes.

ARBITRATION AGREEMENT: You and we agree that either you or we may, without the other's consent, require that any dispute between you and us be submitted to mandatory binding arbitration. A more detailed description of this arbitration agreement will be sent with your card.

TREATMENT OF CHECK PAYMENTS: When you send us a personal or certified check, you authorize us to process the check electronically, in addition, if a check we process in paper form is returned to us by the bank unpaid, we may re-present the returned check electronically. We use information from your check to electronically withdraw funds from your account. Funds may be withdrawn as soon as the business day we receive your payment. Electronically processed (and checks re-presented electronically) are not returned to you by your bank; however, Credit One Bank retains an image of your electronically processed check in accordance with regulatory record retention requirements. Credit One Bank will provide you with a copy of your electronically processed check(s) upon request.

ELIGIBILITY CRITERIA: The credit that the Bank has offered may not be extended to you if: 1) after you respond to this offer, the Bank determines that you no longer meet the criteria used to select you for this offer; 2) we are unable to process your application because the information contained in the application is altered (other than the address) or incomplete. If you are a resident of a US Territory, or have an APO/FPO address, you are not eligible for this program.

we determine or have a reasonable belief that you have committed fraud on the account, or you are approved participation in one of debt management programs.

ELIGIBILITY REQUIREMENTS, CONDITIONS AND EXCLUSIONS: There are eligibility requirements, conditions and exclusions that could prevent you from receiving benefits under Credit Protection. You will find a complete explanation of the eligibility requirements, conditions and exclusions in the paragraphs 1, 3, 2, 2.1, 2.2, 3.1, 3.2, 3.3, 4.1, 4.2, 4.4, 4.5, 5.2, 6.1, 6.2, and 6.3 of the Credit Protection Program Agreement.

BRIEF SUMMARY OF ADDITIONAL IMPORTANT TERMS:

- Finance Charges accrue on unpaid balances while receiving benefits.
- There is a 30-day waiting period from time of enrollment in the program to be eligible for benefits, except for Death benefits.

You must be disabled or unemployed 30 days to be eligible for these benefits.

The complete CREDIT PROTECTION PROGRAM AGREEMENT will be sent to you after your enrollment is processed. Please read the Program Agreement carefully when you receive it.

STATE NOTICES: Residents of New York, Vermont, and Maine - A credit report may be obtained at any time for any legitimate purpose associated with the account including, but not limited to, reviewing, modifying, renewing, and collecting on your account. Upon your request, you will be informed whether or not a credit report was ordered and, if it was, you will be given the name and address of the credit bureau that furnished the report. New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. Call the New York State Banking Department 1-800-522-3300. RESIDENTS OF OHIO: Ohio laws against discrimination require that credit be equally available to all worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Right Commission administers compliance with this law.

Residents of California - A married person may apply for a separate account. As required by law, you are hereby notified that a negative credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: The Bank complies with section 326 of the USA PATRIOT Act. This law demands that we verify certain information about you while processing your account application.

BENEFITS & INSURANCE: Your Visa Card carries benefits provided by VisaCard. For details, see the VisaCard Benefits Package provided with your card. Certain limitations may apply.

ACCESS TO CREDIT SCORES: To access your free monthly credit score that is included with your new account you will need to: 1) Register for online account access at: www.CreditOneBank.com. Viewing your free Credit Score requires that your account be registered for Online Account Access. 2) Accept the online Terms of Use / Credit Score Authorization Agreement associated with receiving your Credit Score. Please remember that your free Credit Score is only available online. Credit Score availability can take up to 60 days from

your online enrollment date. Your Credit Score is provided to you solely to help you understand your credit standing. It may not be used for any other purpose and may not be shared with any other party. Occasionally, systems or other constraints may prevent us from updating your credit Score in a timely manner. Credit One Bank will be displaying your Credit Score as a service enhancement. This service is subject to change or cancellation without notice.

PICK YOUR PAYMENT DUE DATE: Initial assignment of payment due date will be selected by the Bank based upon date account is opened. After initial billing period, you may select the new payment due date up to 5 days after the original assigned date. Payment due date may be changed once every 6 month period. Account payments must be current to use this feature.



AMTRADE INTERNATIONAL

601 NE 11th Street Suite # 418

Fort Lauderdale, FL 33304



US POSTAGE

\$ 00.46

First-Class

Mailed From 33460

06/05/2013

032A 0061806194



\$3,600 credit limit
Details inside...



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 2 FT LAUDERDALE FL

POSTAGE WILL BE PAID BY ADDRESSEE

AM TRADE
4851 NW 103RD AVE STE 55B
SUNRISE FL 33351-9970

