

Consolidate your credit cards to a **low-rate** KEMBA Platinum Rewards Visa® and **save!**



	KEMBA PLATINUM REWARDS VISA® CARD	BANK OF AMERICA® CASH REWARDS	CAPITAL ONE® NO HASSLE CASH SM REWARDS	CHASE FREEDOM SM CREDIT CARD
ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	7.99% to 13.99% (Variable)	12.99% to 20.99% (Variable)	12.90% to 20.90% (Variable)	11.99% to 22.99% (Variable)
CASH ADVANCE APR	16.99%	24.24%	24.90%	19.24% to 23.24%
BALANCE TRANSFER APR	7.99% to 13.99%	12.99% to 20.99%	12.90% to 20.90%	11.99% to 22.99%
DEFAULT APR	21.99%	NONE	29.40%	29.99%
CASH ADVANCE FEE	3% of advance	4% of advance	3% of advance	3% of advance
BALANCE TRANSFER FEE	NONE	4% of transfer	NONE	3% of transfer

Credit card information obtained from public data available at bankofamerica.com, chase.com, and capitalone.com, as of February 1, 2011.

Enjoy:

- Rates as low as 7.99%^{APR*}
- 1% cash back rewards on all purchases and balance transfers[†]
- No balance transfer fee
- No annual fee

LIMITED TIME OFFER

Double cash back rewards

on all balance transfers!^{††}

Apply today!

*APR=Annual Percentage Rate. Rates accurate as of February 1, 2011 and subject to change. Prime=3.25% as of February 1, 2011. The Prime Rate used to determine your APRs for purchases, balance transfers, and cash advances is the Prime Rate published in the Wall Street Journal on the twentieth (20th) calendar day of the previous calendar month. Final rates contingent upon member credit score. KEMBA reserves the right to offer an alternative credit card product. †1% cash back rewards paid once per year. You will receive 1 point for every \$1 you spend or transfer to your credit card. 100 points=\$1 cash back. Minimum to receive annual reward payout is 2,500 points. Account must be in good standing at time of payout. ††Double cash back rewards is valid from February 1, 2011 until March 31, 2011. During promotional period only, you will receive 2 points for every \$1 that is transferred to your KEMBA Visa. 100 points=\$2 cash back. KEMBA reserves the right to change or discontinue this offer at any time. KEMBA membership required.



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