

CARDCENTIVES

VALUABLE CARDHOLDER BENEFITS

PRIVILEGE



FINANCIAL SECURITY
TRAVEL SERVICES
CONSUMER PROTECTION
PERSONAL CONVENIENCE

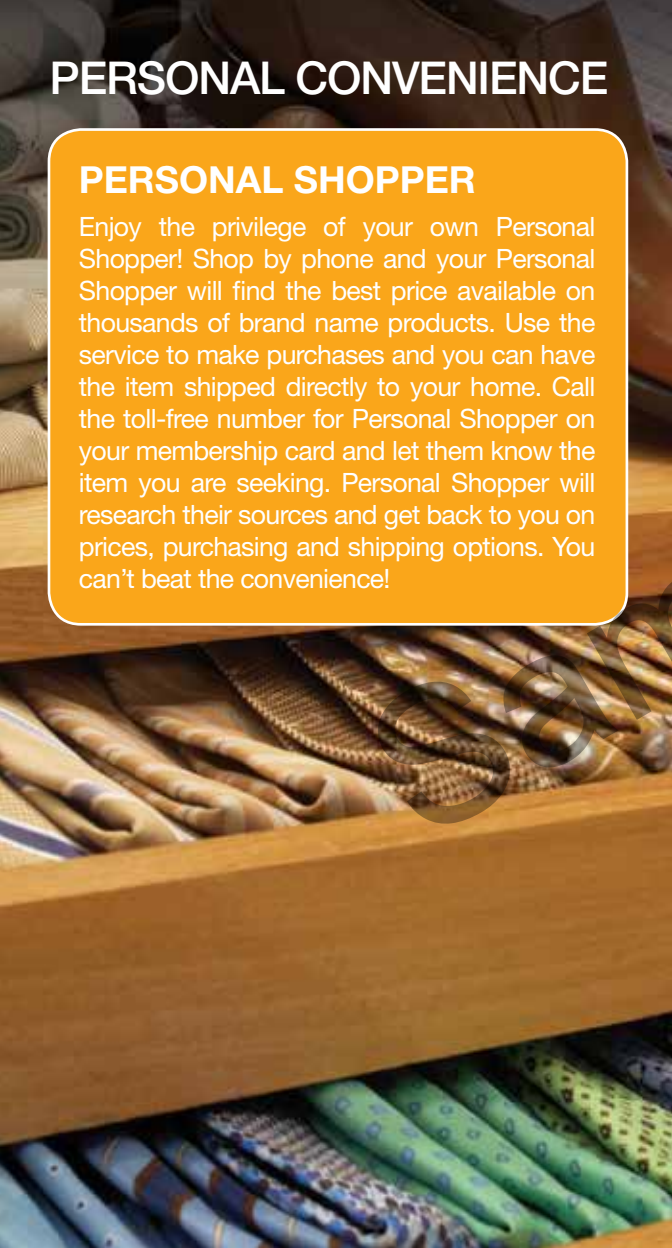
PERSONAL CONVENIENCE

PERSONAL SHOPPER

Enjoy the privilege of your own Personal Shopper! Shop by phone and your Personal Shopper will find the best price available on thousands of brand name products. Use the service to make purchases and you can have the item shipped directly to your home. Call the toll-free number for Personal Shopper on your membership card and let them know the item you are seeking. Personal Shopper will research their sources and get back to you on prices, purchasing and shipping options. You can't beat the convenience!

TRAVEL SERVICES

Ready to travel? Save time and money with your CardCentives Travel Reservation Service. Think of us as your personal assistant offering full service travel reservations. Whether you need airline tickets, hotel reservations, car rentals, train passage, cruise vacations, or tours — we're available when you're ready to go. Simply call our toll-free number and pack your bags.



FINANCIAL SECURITY

Identity Theft Victim Assistance

When you've been hit with identity theft, you need immediate solutions. Our victim assistance plan provides 24/7 service from dedicated FCRA-Trained agents providing information, advice, and an Assistance Kit to get you back on track to clear your name. The Kit includes an outline of the important steps you need to take along, with helpful information to help you recover even faster. You're not alone—we're here to help!

PHARMACY DISCOUNTS

Save on prescription drugs at over 56,000 pharmacies nationwide today! Average savings range from 15% on brand-name drugs and 55% on generics. Take your prescription from your doctor and your "cut out membership card" to a pharmacy near you! Be sure to ask for your membership card back after you fill your prescription. You will always receive the lowest price available for any particular drug at the chosen pharmacy. This is not insurance.



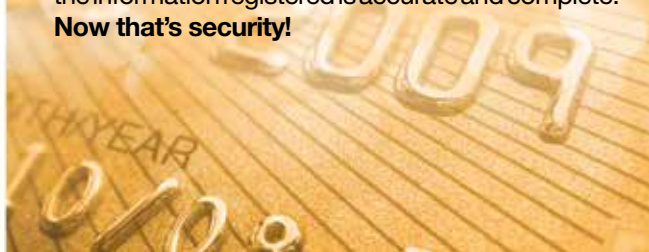
\$1,000 IDENTITY THEFT REIMBURSEMENT INSURANCE

Identity theft victims spend hours and dollars resolving issues related to identity theft. We've got you covered if it happens to you! Victims are eligible for up to \$1,000 reimbursement for out-of-pocket expenses incurred while resolving an identity theft related incident. Lost wages are also eligible for reimbursement with some restrictions. Now that's reassurance! See the summary on our website at www.MyCardCentives.com for more information.

PAYMENT CARD REGISTRATION

Register all of your credit and debit cards confidentially and never worry about lost or stolen cards. If cards are lost or stolen, one toll-free call reports the loss, cancels the cards, stops unauthorized purchases, and requests prompt replacement. List your cards on the Registration Form included in this brochure and mail it back to: FIBA, P.O. Box 31065, Tampa, FL 33631-3065. You will receive an acknowledgement letter verifying that the information registered is accurate and complete.

Now that's security!



PAYMENT CARD REGISTRATION

Credit Cards

Card Name	Name of Issuer	Card Number	Expiration Date
Visa			
MasterCard			

Oil/Gas Company Cards

Card Name	Name of Issuer	Card Number	Expiration Date

Retail Store Cards

Card Name	Name of Issuer	Card Number	Expiration Date

OTHER Cards (Debit, American Express, Discover, Diner's Club, etc...)

Card Name	Name of Issuer	Card Number	Expiration Date

PLEASE LIST ANY ADDITIONAL CARDS ON A SEPARATE SHEET OF PAPER.

Note: Call the number on your membership card in the event your cards are lost or stolen.

Please keep the acknowledgement that you will receive from us with your other important documents.

Please Print Clearly

Name			
Address			
City	State	Zip	
Daytime Phone			
Evening Phone			
Your Financial Institution			
Signature			
Code Name			

CardCentives Privilege is a package of services and benefits provided just for you, our valued cardholder.

These benefits have been designed to serve your needs in four significant areas: *travel services, consumer protection, financial security, and personal convenience services*. They're yours just for being our cardholder. The attached Registration Form applies only to the Payment Card Registration benefit—a one-stop resource used to report all lost or stolen cards. All other services are automatically available to you without the need for registration.

The enclosed Membership Card is for your convenience. Cut it out and keep it in your wallet or purse for easy access and future reference. Thank you for being a valued cardholder.

Your loyalty is appreciated!

This literature is descriptive only. For more details regarding complete limitations, exclusions, actual coverage, and information regarding all insurance underwriters and service providers, please visit the website or send a written request to the address below:

www.MyCardCentives.com.

FIBA

P.O. Box 31065

Tampa, FL 33631-3065

Please include your name, address, and the name of your credit card provider.

CONSUMER PROTECTION

90-Day Product Protection

Peace of mind is priceless! Now your purchases are protected. Simply use your card to make a retail purchase and we'll cover it against theft or damage within 90 days of the purchase. Claims are easily and conveniently filed by calling a toll-free number within 45 days of the incident. See our website for details, restrictions and up-to-date terms and conditions.

www.MyCardCentives.com

EXTENDED WARRANTY

For even more peace of mind, your CardCentives Privilege membership provides an extended warranty plan that duplicates the terms, conditions and limitations of the Original U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's Covered Purchase up \$10,000 for repair to defects in material or workmanship in a Covered Purchase; or for replacement of a Covered Purchase if repairs to defects cannot be made. Original warranties greater than 36 months are not eligible. The total time period for all warranties, including this coverage, is limited to 48 months. Simply use your card to make the purchase and we've got you covered.



BEGIN ENJOYING YOUR PRIVILEGE BENEFITS

Cut out the membership card below and carry it with you. It contains all of the important numbers you need to access your free benefits.



CARDCENTIVES PRIVILEGE MEMBERSHIP CARD

Pharmacy Discounts
866-222-3433

ID: 973182001
RX Bin: 011867
RX Grp: NBB 1900



** This RX discount is not insurance.*

Travel Reservation
Service:
800-778-1725
Travel ID #5830

Identity Theft
Insurance \$1000:
855-633-4106

Identity Theft Victim
Assistance:
855-633-4106

Payment Card
Registration:
800-252-2514

90-Day Product
Protection:
855-594-3252

Extended Warranty:
855-594-3252

Personal Shopper:
866-333-5066

SIGNATURE

In some cases, you will be billed for the use of additional goods as advertised in this brochure (in excess of one per cardholder), or for services provided by a third party vendor. The costs (if any), availability, or success of those services is not guaranteed and is not the responsibility of the card issuer or its supplier.