



## You're pre-approved for a Clout® Rewards Visa® Card.

Clout Almost Graduated DM  
Excel Direct  
Sample A. Student  
12345 Main Street  
Collegeville, US 12345-6789

Dear (Name):

Your college degree is within your reach. You've got a great future ahead of you. And now you've got CLOUT.

That's right. You're pre-approved for a **Clout Rewards Visa Card** – the card that gives you freedom, flexibility and the opportunity to take your life to the next level – new job, new clothes, new place to live, new “toys,” ... you name it!

Why carry any other card? Take a look at what you could get ...

- **An unbeatable 0% APR for six months\*** on cash advances AND purchases (compare this to other offers that don't include purchases).
- **The same unbeatable 0% APR for six months\*** on any balance you transfer from your higher-rate credit cards and loans.
- **No Annual Fee.**
- **Credit Limit of (\$X,XXX)** so you can afford the things you need to make a new start.
- **A fabulous NO FEE REWARDS program** with your choice of rewards that you really can use.\*\*

### You're already pre-approved! Accept online or give us a call.

It's no big deal to get your Clout Rewards Visa card. Just apply online at [www.applyforclout.com](http://www.applyforclout.com) or call **1-866-306-6235** Monday-Friday 8 a.m. to 11 p.m., Saturday 9 a.m. to 5 p.m. and Sunday 12 p.m. to 5 p.m. CST. Don't forget to mention Invitation Code xxxx. Hurry, this offer expires December 31, 2005.

Sincerely,

Bernie Pasierb  
Clout Financial Services, Inc.

P.S. Remember ... you can start saving right away with **0% APR for six months** by transferring balances from your higher-rate credit cards and loans. When you accept your new card just let us know how much you want to transfer. We'll take care of the rest.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPT-OUT. See PRESCREEN & OPT-OUT NOTICE on other side for more information about prescreened offers.

\* See disclosures of Terms & Conditions and additional details on reverse side.

\*\* Complete Rewards Program terms, including additional restrictions, will be mailed to you under separate cover if you open an account.

Visa® is a registered trademark of Visa, U.S.A. Clout Financial Services, Inc. is the program administrator for Clout Visa cards. Clout Visa cards are issued by M&I Bank, FSB.



Your World...  
Your Card...  
**Your Rewards!**

■ **0% APR**  
for 6 months  
on cash advances,  
balance transfers  
AND purchases

■ **Generous Credit Limit**

■ **No Annual Fee**

■ **FREE Rewards Program** –  
with automatic  
enrollment

*plus ...*

■ **5 FREE RealMusic**  
downloads –  
with online  
acceptance

Apply online at  
[www.applyforclout.com](http://www.applyforclout.com)  
or Call 1-888-306-6235

Mention  
Invitation Code:

XXXX

**Learn more at**  
[www.clout.com](http://www.clout.com)

## Apply online now and get FIVE FREE downloadable tunes of your choice ...

... from RealMusic's library of over 800,000 tunes immediately just for applying online at [www.applyforclout.com](http://www.applyforclout.com)



What's more, after you activate and begin using your new Clout Platinum Visa card we'll send you **TEN MORE** downloadable tunes *absolutely FREE*.

**You just can't beat this offer!**



**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, call the consumer reporting agencies toll-free at 1-888-5-OPT-OUT or visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

Clout Platinum Visa accounts have a 0% fixed APR for purchases, cash advances and balance transfers for a six month Introductory Period as long as your account remains in good standing. After the Introductory Period all outstanding and new purchases, cash advances and balance transfers will receive a variable APR of [insert rate] as of [date]. The variable Delinquency APR is 27.4%. The variable Delinquency Cure APR is 22.4%. All rates are accurate as of 8/22/05. Accounts subject to credit approval.

The cash advance fee is the greater of \$10 or 2% of the amount of each cash advance. The foreign transaction fee is 2% of the amount in U.S. dollars of each foreign transaction. The late payment fee is \$39; the overlimit fee is \$39; the returned check fee is \$37 and the electronic payment fee is \$3. The minimum finance charge is \$.50. Other fees may apply.

The credit card terms disclosed above are subject to change at any time pursuant to the terms of the Cardholder Agreement.

### **IMPORTANT BALANCE TRANSFER INFORMATION**

† The Promotional Rate on balance transfers of **0.0% APR** (Monthly Periodic Rate of **FINANCE CHARGE** of 0.0%) will apply for 180 days from the balance transfer transaction posting date (Promotional Period) on all balance transfers made through (DATE), 2005, but if your Account becomes subject to the Delinquency Rate before the Promotional Period expires, all balances transferred will become subject to the then current Delinquency Rate instead of the Promotional Rate. The Promotional Rate also will no longer apply if you pay by a check that is returned by your bank or if your Account is in default under your Cardholder Agreement. Once the Promotional Period for your balance transfer transaction(s) expires, the then current Balance Transfer Rate will apply. For purposes of this promotion, there is no Balance Transfer Fee. Periodic Finance Charges accrue from the balance transfer transaction posting date. The Promotional Rate will not apply to purchase or cash advance balances on your Account. We may apply payments on your Account first to balances subject to Promotional (or other promotional) Rates. Except as disclosed above, all provisions of your Cardholder Agreement remain in full force and effect.

P.O. Box 1111, Madison, WI 53701-1111



Cardholder Name  
12345 Main Street  
3rd Line  
Exceltown, US 12345-6789



You've got a great future ahead of you  
and you've got **Clout** behind you!

**Special Offer Enclosed.**