The USAA Rate Advantage Platinum Visa® credit card.

## One low rate on everything.

Starting at 7.15% APR.

\*\*\*\*\*\*\*\*\* AUTO\*\* 5-DIGIT 88888 DID 226074-0316 DM XXXXX Sample A. Sample 123 Any Street Suite 123 Any Town, AA 12345-1234

Enjoy a competitive rate with a USAA Rate Advantage Platinum Visa $^\circ$  credit card — from a bank so trusted, 92% of members plan to stay for life!

- > \$0 introductory fee for each balance transferred by May 31, 2016.

  Each balance transfer and convenience check that posts after this date will receive the regular balance transfer or cash advance fee of just 3% or \$200, whichever is less.
- Enjoy a 0% introductory APR until June 1, 2017, on balance transfers and convenience checks that post to your account by May 31, 2016. After June 1, 2017, your Regular APR of 7.15% to 24.15% will apply to these introductory balances and any new transactions. If you transfer a balance or write a convenience check with this offer, all purchases will be charged interest until you pay the entire balance in full, including any transferred/convenience check balances. After that, you will have a grace period on purchases when you pay your entire statement balance each month by the payment due date. Your Regular APR will also apply to your purchases and cash advances immediately upon account opening. Your Regular APR will vary with the market based on the Prime Rate?
- No annual fee? No penalty APR. No foreign transaction fees.
- Receive special benefits for the military. During deployment or PCS, get a special rate on all balances for up to 12 months. USAA Bank also rebates 100% of finance charges accrued during a qualified military campaign.<sup>3</sup>

Offer expires April 30, 2016.

Mailed applications must be received by April 20, 2016.

<sup>1</sup> Based on 2014 Member Communications Trend Survey.

<sup>2</sup> Please see back of letter for information about rates, fees and other costs. As of February 15, 2016, APRs are 7.15% to 24.15%, depending on your credit history and other factors. APRs will vary with the market based on the Prime Rate.

<sup>3</sup> We must receive notice within 90 days after the start of deployment PCS, or within six months after completion of a military campaign. We reserve the right to require documentation. A qualified military campaign is any war or military conflict in which the President of the United States of America issues an Executive Order establishing a campaign medal.

This credit card program is issued by USAA Savings Bank, Member FDIC. © 2016 USAA.



O% INTRO APR
on balance transfers for
12 MONTHS
that post to your account
by May 31, 2016

After 12 months, your variable Regular APR will be **7.15% to 24.15%** 

**APPLY NOW** 



USAA.COM under "Our Products"



USAA APP under "Products"



800-531-8712



MAIL the attached application

Detach here.



## USAA RATE ADVANTAGE PLATINUM VISA® CREDIT CARD APPLICATION

Not valid if received by USAA after April 20, 2016. Please see the back of the letter for information about rates, fees and other costs. IMPORTANT INFORMATION: Federal law requires us to obtain, verify and record your name, physical address, date of birth and other information that will allow us to identify you when you open an account and in certain other circumstances.

Complete and sign	<john q.="" sample<br="">Major USAF</john>
ACCOUNT HOLDER'S SOCIAL SECURITY NUMBER	1234 Any Street Blvd. San Antonio, TX 99999-9999>
DATE OF BIRTH* (MM/DD/YY)	<del></del>
RESIDENCE PHONE NUMBER	
MAILING ADDRESS (NO P.O. BOXES)	
CITY	STATE ZIP
\$ DO YOU RENT OR OV ANNUAL INCOME (REQUIRED)	WN YOUR HOME? OWN RENT OTHER MONTHLY PAYMENT 5
Alimony, child support or separate maintenance income need no	ot be revealed if you do not wish it to be considered as a basis for repaying this obligation.
	ental income and retirement benefits. It also includes the income of others that is not that you share with that person. If you are 21 or older, you may also include the rour bills.
AUTHORIZED USER'S NAME	
AUTHORIZED USER'S SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM/DD/YY)
You certify that you are at least 18 years of age, a U.S. citizen or you have read the enclosed Application Disclosures.	permanent U.S. resident, everything you have stated in this form is true and correct, and

DATE (MM/DD/YY)

## Required Citizenship Information:

	Required Citizenship information:			
HOLDER	Are you a U.S. citizen?	☐ Yes ☐ No		
ACCOUNT HOLDER	IF NO, PLEASE SPECIFY COUNTRY OF CITIZENSHIP And provide the following valid number:			
	U.S. ALIEN IDENTIFICATION NUMBER	DATE EXPIRED		
	Are you a nonresident alien?	☐ Yes ☐ No		

	•				
<b>AUTHORIZED USER</b>	Are you a U.S. citizen?	☐ Yes ☐ No			
RIZI	IF NO, PLEASE SPECIFY COUNTRY OF CITIZENSHIP				
된	And provide the following valid number:				
A					
	U.S. ALIEN IDENTIFICATION NUMBER	DATE EXPIRED			
	Are you a nonresident alien?	☐ Yes ☐ No			

USAA RATE ADVANTAGE PLATINUM VISA CREDIT CARD APPLICATION

For Bank Use Only <999999999

Reference Code <XXXXX>

ACCOUNT HOLDER'S SIGNATURE