Double Duty: Get both the rewards and rate you want with a USAA Rewards MasterCard® credit card.

Unlimited 1% cash back with every purchase.
No annual fees. No cap. No categories.

Rates as low as 9.90% variable APR.

Cash back or a low rate? Now you don't have to choose. Get both with the USAA Cash Reward MasterCard credit card. from a bank so trusted 92% of members plan to stay for life.

➤ **Earn 1% cash back on every purchase.** No annual rewards cap and no categories to restrict how you earn!

➤ **Enjoy a rate as low as 9.90% variable ARP** on purchases, balances transfers and cash advances.

➤ **No annual fee. No over-the-limit fees. No penalty APR.**

USAA.COM
under "Our Products"

USAA APP
under "Products"

CALL
800-531-8712

MAIL
the attached application

➤ **Apply now.**

Offer expires October 31, 2015. Mailed applications must be received by October 21, 2015.

[1] **See back of letter for information about rates, fees and other costs.** You have a grace period on purchases when you pay your balance in full each month. If you transfer a balance or write a convenience check with this offer, you will have a balance on your account. Therefore your grace period will not apply and you cannot avoid interest on purchases until you pay your entire account balance including your promotional balances and your regular balances. If your credit history and other ... you for a credit limit under $5,000, you will receive a USAA Platinum MasterCard with the same rates and fees. [2] Earn 1 point for every $1 in credit card purchases charged to your USAA Reward ... d. Other restrictions apply. Rewards points terminate if account is closed or delinquent or if rewards program ends. USAA Reward Program Terms and Conditions will be provided with your card.

This credit card program is issued by USAA Savings Bank, Member FDIC. © 2015 USAA.

FPO

FPO 10%

Detach here.

USAA REWARDS™ WORLD MASTERCARD® CREDIT CARD APPLICATION

Not valid if received by USAA after October 21, 2015. 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

ACCOUNT HOLDER'S SOCIAL SECURITY NUMBER

DATE OF BIRTH* (MM/DD/YY)

RESIDENCE PHONE NUMBER

MAILING ADDRESS (NO P.O. BOXES)

CITY   STATE   ZIP

$_____   DO YOU RENT OR OWN YOUR HOME? ❑ OWN ❑ RENT ❑ OTHER MONTHLY PAYMENT $_____
ANNUAL INCOME (REQUIRED)

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Income may include salaries, wages, tips, interest, dividends, rental income and retirement benefits. It also includes the income of others that is regularly deposited into your individual account or a joint account that you share with that person. If you are 21 or older, you may also include the amount of someone else's income that is regularly used to pay your 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 permanent U.S. resident, everything you have stated in this form is true and correct and you have read the enclosed Application Disclosures.

X_____
ACCOUNT HOLDER'S SIGNATURE   DATE (MM/DD/YY)

Required Citizenship Information:

ACCOUNT HOLDER

Are you a U.S. citizen?   ❑ Yes ❑ No

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

AUTHORIZED USER

Are you a U.S. citizen?   ❑ Yes ❑ No

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

USAA REWARDS WORLD MASTERCARD CREDIT CARD APPLICATION

For Bank Use Only
<999999999>

Reference Code <XXXXX>

DM XXXXX   *Information provided to USAA and each of its affiliates to identify you and for permissible USAA business purposes.   219421-0915