

Unlimited **1.5% CASH BACK** on everything.

***** AUTO** 5-DIGIT 88888
 DID 227276-0416 DM XXXXX
 Sample A. Sample
 123 Any Street
 Suite 123
 Any Town, AA 12345-1234



0% INTRO APR FOR 12 MONTHS ON ALL PURCHASES

After 12 months, **XX.XX%** variable APR.


You're pre-selected!

Congratulations — you've been pre-selected for a USAA Preferred Cash Rewards Visa Signature credit card that helps you earn more cash back.

- **Earn 1.5% cash back on every purchase. No annual rewards cap and no categories to restrict how you earn.¹**
- **Enjoy a 0% introductory APR** on all purchases, balance transfers and convenience checks until **July 1, 2017**. After July 1, 2017, your Regular APR of **XX.XX%** will apply to these introductory balances and any new transactions. Each balance transfer and convenience check has a transaction fee of up to 3%. Your Regular APR will also apply to your cash advances immediately upon account opening. Your Regular APR will vary with the market based on the Prime Rate.²
- **No annual fee. No penalty APR. No foreign transaction fees.**
- **Free monthly credit score** available anytime at usaa.com or on the USAA Mobile App.

➤ **Apply now.**


ONLINE
 usaa.com/myoffers


USAA APP
 under
 "Products"


CALL
 800-531-8712


MAIL
 the attached
 application

Offer expires May 31, 2016. Mailed applications must be received by May 21, 2016.

¹You will earn 1.5% Cash Back on all of your Qualifying Purchases. Certain restrictions apply, including limitations if your Account becomes delinquent or closed. See your USAA Preferred Cash Rewards Program Terms and Conditions, which will be provided with your card, for more information.

²See back of letter for information about rates, fees and other costs. As of March 15, 2016, the Regular APR offered is XX.XX%. APRs will vary with the market based on the Prime Rate. If you apply for a USAA Visa Signature Card account and are approved, your credit history and credit limit will determine if you qualify for a USAA Visa Signature Card or a USAA Visa Card with the same rates and fees.

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



You can choose to stop receiving "prescreened" offers of credit from USAA and other companies by calling toll-free 888-567-8688. See enclosed PRESCREEN & OPT-OUT NOTICE for more information about prescreened offers.

Detach here.

USAA® PREFERRED CASH REWARDS VISA SIGNATURE® CREDIT CARD PRE-SELECTED APPLICATION

Not valid if received by USAA after May 21, 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

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

PRE-SELECTED APPLICATION

For Bank Use Only
 <999999999>

Reference Code <XXXXX>

Application Disclosures

A. Rates, Fees and Other Cost Information

Interest Rates and Interest Charges	
Regular Annual Percentage Rate (APR) for: <ul style="list-style-type: none"> • Purchases • Balance Transfers • Cash Advances 	<p style="color: #e91e63; font-weight: bold; margin: 0;">XX.XX% APR</p> <p style="margin: 0;">This APR will vary with the market based on the Prime Rate.¹</p>
Introductory Annual Percentage Rate (APR) for: <ul style="list-style-type: none"> • Purchases • Balance Transfers • Convenience Checks 	<p style="margin: 0;">0% introductory APR through July 1, 2017.</p> <p style="color: #e91e63; margin: 0;">After that, your APR will be XX.XX%. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR	None
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. ²
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p style="margin: 0;">3% of the amount of each transfer (maximum fee per transfer: \$200).</p> <p style="margin: 0;">3% of the amount of each cash advance (maximum fee for each convenience check: \$200). This fee is waived when transferring funds electronically to a USAA deposit account.</p> <p style="margin: 0;">None</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Over-the-Credit Limit 	<p style="margin: 0;">Up to \$35³</p> <p style="margin: 0;">Up to \$35³</p> <p style="margin: 0;">None</p>

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”

¹Other than an introductory rate, the APR may increase or decrease monthly based on the Prime Rate published in *The Wall Street Journal*. There is no limit on the amount of any increase. Any increase in the APR may increase your minimum payment and amount of interest you pay.

²We charge interest (unless the grace period applies) from the date of the transaction until the date you pay us back. There is no grace period for cash advances or balance transfers.

³**Late Payment Fee** is \$25 for first time late within prior 6 billing periods; otherwise **\$35**. **Returned Payment Fee** is \$25 for first returned payment within prior 6 billing periods; otherwise **\$35**. In no event will either fee exceed the minimum payment due on your most recent bill.

New York Residents: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 877-226-5697 or <http://www.dfs.ny.gov/consumer/creditdebt.htm>

Purchase of a product other than USAA auto or property insurance, or purchase of an insurance policy offered through the USAA Insurance Agency, does not establish eligibility for, or membership in, USAA property and casualty insurance companies.

Application Disclosures are continued on a separate insert.

VPMC2P Detach here.

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Transfer High-Rate Balances and Save

BANK/CREDITOR NAME	BANK/CREDITOR NAME
MAILING ADDRESS	MAILING ADDRESS
CITY STATE ZIP CODE	CITY STATE ZIP CODE
PHONE NUMBER (INCLUDE AREA CODE) \$ AMOUNT TO TRANSFER	PHONE NUMBER (INCLUDE AREA CODE) \$ AMOUNT TO TRANSFER
ACCOUNT/CARD NUMBER	ACCOUNT/CARD NUMBER

Account Holder's Signature X _____ Date (mm/dd/yy) _____

Important Information If You Are Transferring A Balance

- You may transfer balances totaling up to your transfer limit. Your transfer limit is equal to 95% of your Credit Limit less any other balances (including pending transactions, interest and fees). We may refuse to process a balance transfer if it would exceed your transfer limit. Balance transfers cannot be made from another USAA account. Please allow up to 4 business days for balance transfers we can process electronically and 7–10 business days for all other balance transfers.
- Please continue to make payments on the unpaid balance of each account according to the terms of the agreement. We cannot close your other account(s) with other issuers, even if you transfer the entire balance. Please contact the issuer of the account for information on how to close that account. **Important: If you transfer an amount related to a transaction you dispute, you may lose your rights against the other creditor. Your dispute does not transfer to us.**
- **There is a balance transfer fee of 3% of the amount of each balance transfer and each convenience check (maximum \$200 per transfer/check). There is no grace period for Cash Advances or Balance Transfers.** At the end of the promotional period, all unpaid balances receiving the promotional APR will be moved from the promotional balance to your regular Cash Advance APR balance.

