

IMPORTANT DISCLOSURES

Dodge Rewards Visa®, P.O. Box 84077, Columbus, GA 31908-4077

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	14.24% variable APR.
OTHER APRS	Balance Transfer APR: Same as Purchase APR. Cash Advance APR: 19.99% fixed APR. Penalty APR: 23.99% fixed APR.*
VARIABLE-RATE INFORMATION	Your APR for Purchases and Balance Transfers may vary. The rate is determined monthly by adding the following percentage points (margin) to the Prime Rate† For Purchases and Balance Transfers: 9.99% .
GRACE PERIOD FOR REPAYMENT OF THE BALANCE FOR PURCHASES	Minimum of 25 days.
METHOD OF COMPUTING THE BALANCE USED IN CALCULATING FINANCE CHARGES FOR PURCHASES	Average daily balance (including new purchases).
ANNUAL FEE	None.
MINIMUM FINANCE CHARGE	For each Billing Period that your Account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed.
MISCELLANEOUS FEES	Cash advance fee: 3% of amount of the cash advance, but not less than \$10, if applicable. Balance transfer (BT) fee: 3% of BT, \$5 minimum, \$40 maximum. Late payment fee: \$29. Over-the-credit-limit fee: \$29.

* Your rates will be changed to a fixed **23.99% ANNUAL PERCENTAGE RATE (0.06572% Daily Periodic Rate)** if we do not receive your Minimum Payment by the Payment Due Date for two billing cycles within any six (6) billing cycle periods, starting on the first day of your next billing cycle after that occurs.

† The Prime Rate used to determine the APR is the highest Prime Rate published in the Money Rates section of *The Wall Street Journal* on the 25th day of each month (or if not published on that date, as published on the following day). Any change in the APR will take effect on the first day of the next billing cycle.

The information about the APR and other fees and costs described above is accurate as of the date of printing, May 2003. The information may have changed after that date. To find out what may have changed, write to us at Dodge Rewards Visa, P.O. Box 84077, Columbus, GA 31908-4077, or call us toll-free at 866-772-4493.

MISCELLANEOUS INFORMATION

I hereby apply for a Dodge Rewards Visa.® The Dodge Rewards Visa is issued by Columbus Bank and Trust Company (CB&T), Columbus, Georgia and CB&T is the creditor for the Dodge Rewards Visa. Everything that I have stated in this application is correct to the best of my knowledge. I understand that I must be 18 years or older as well as a U.S. citizen to qualify for this offer. I understand that approval is based upon satisfying the credit standards for a Dodge

Rewards Visa. I understand that you will retain my application whether or not it is approved.

If I have elected to make a Balance Transfer, I authorize you to bill my approved Dodge Rewards Visa account for the amount(s) listed for Balance Transfers. I understand that I am applying for a transfer amount up to the total amount listed on my Balance Transfer Request. I understand that you will advise me if you are unable to process my payment request for any reason. In addition, I understand that I will be responsible for any charges billed to me for the account(s) requested for Balance Transfers and only those Balance Transfer Requests that can be transferred under my assigned credit limit will be processed. I understand that there is no grace period before which finance charges begin to accrue on Balance Transfers.

I certify that the information I have provided is true and complete. I authorize CB&T to check my credit and employment history, for any legitimate purpose associated with the account or the application or request for an account including but not limited to reviewing, modifying, renewing and collecting on my account. If I sign my name as a co-applicant, I understand that all of the terms herein apply to me. CB&T may answer questions about their credit experience with me. I agree to be bound by the terms of the Cardholder Agreement which will be sent to me with my credit card. This application is nontransferable and is void to residents of the dependent areas of the U.S.

California Residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law,

you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Married applicants may apply for separate credit.

Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

New York and Vermont Residents: CB&T may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees and grace periods.

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.