

In response to your  
recent request.  
Please respond today.

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13346 .VAAUUT-ECE



GREGORY P. LAPORTA  
7260 EARLY PIONEER AVE  
LAS VEGAS, NV 89129-4410

May 07, 2011

Reference No.: 0275971671

Dear GREGORY P. LAPORTA:

Thank you for your recent application for the BankAmericard Cash Rewards™ Visa® credit card. While we were unable to approve your original request,\* you have been preselected to receive the BankAmericard Cash Rewards™ Visa® Secured credit card. This Secured credit card is a great tool for building your credit. The Annual Percentage Rate and Annual Fee for this card are different than the one you originally applied for, but you still get many of the same benefits and features, including 1% cash back on all retail purchases. Plus, after 12 billing cycles your account will be reviewed, and you may then qualify for an upgrade to an unsecured credit card and have your security deposit returned.

This Secured credit card can benefit you.

- Earn 1% cash back on all retail purchases. There is no limit to the cash back you can earn and no expiration on rewards as long as your account remains open – start redeeming at \$25
- The \$0 Liability Guarantee means less hassle if fraud happens
- Online Banking–Secure access to your account wherever you are
- Reports to all 3 major credit bureaus
- Access to [bankofamerica.com/learn](http://bankofamerica.com/learn) to help you manage your credit
- Credit limit of \$300 to \$10,000 Please see the reverse side for additional program details

Accepting your Secured credit card is as easy as 1, 2, 3.

1. Read the Details of Rate, Fee and Other Cost Information enclosed and the Security Agreement in the Disclosure Summary.
2. Complete and return the Acceptance Certificate below with a check between \$300 and \$10,000 (write checks in \$100 increments only. This means your deposit has to be rounded to the nearest \$100). This deposit serves as collateral to guarantee your account. Due to the Card Act of 2009, your maximum credit line is determined by your individual ability to pay based on the income you provide. If you provide a deposit that exceeds the calculated maximum amount based on your ability to pay, a check will be returned to you for the difference.
3. This is a limited-time offer, so respond now. Once we've received your reply, we'll begin processing immediately.

Thank you in advance for choosing the BankAmericard Cash Rewards Visa Secured credit card. We look forward to becoming your financial solutions partner.

Sincerely,

Michael Daly  
Card Services  
Bank of America

Please see the enclosed Disclosure Summary for Rate, Fee and Other Cost Information. All terms, including the fees and the APRs for new transactions, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

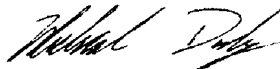
1124-01-M1-0001231-0002461



2. Complete and return the Acceptance Certificate below with a check between \$300 and \$10,000 (write checks in \$100 increments only. This means your deposit has to be rounded to the nearest \$100). This deposit serves as collateral to guarantee your account. Due to the Card Act of 2009, your maximum credit line is determined by your individual ability to pay based on the income you provide. If you provide a deposit that exceeds the calculated maximum amount based on your ability to pay, a check will be returned to you for the difference.
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Michael Daly  
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Bank of America

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## ACCEPTANCE CERTIFICATE

- Response must be received by: June 21, 2011
- Please provide us your checking or savings account number, the state your account is in and the amount you wish to debit or include a fully refundable security deposit for any amount from \$300 up to \$10,000 (use \$100 increments only) in the form of a check made payable to Bank of America.

0275971671 VAAUUT 24 1  
GREGORY P. LAPORTA  
7260 EARLY PIONEER AVE  
LAS VEGAS, NV 89129

The information you provide on this application enables us to verify your identity as required by Federal law. If the address you provided was not a street address, we are required to obtain a street address.

Attention: This information is required in order to further process your application.

13346-0211  
880937

Yes, please send me the BankAmericard Cash Rewards™ Visa® Secured credit card. If you provide us your personal check to fund the collateral account, you authorize us to convert the check to an electronic debit to your Bank of America account for the same amount.

Bank of America Account # to Debit

\$ \_\_\_\_\_ Debit Amount State Account is in \_\_\_\_\_

Routing Number

Social Security Number or Tax ID Number \_\_\_\_\_

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Country of Citizenship \_\_\_\_\_

Occupation \_\_\_\_\_

(\_\_\_\_\_) \$ \_\_\_\_\_  
Phone Number Deposit Amount Enclosed

X \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
Applicant's Signature Date

BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM, THE TERMS OF THE DISCLOSURE SUMMARY, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT.

Credit Operations AZ9-504-02-01  
Card Services  
PO Box 52302  
Phoenix, AZ 85072-9041

FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
FIA CARD SERVICES

Credit Approval Department (RM)

First Class Mail

CAULSP1 89129

