



OTHERS WANT YOUR ATTENTION.

FIRSTMERIT WANTS YOU TO LOSE INTEREST

Lose interest and save money with the FirstMerit Visa® credit card.*

- **0% Introductory APR**
- **Free Balance Transfer***
 - **No Annual Fee**
 - **Great Rewards**

LOSING HAS NEVER BEEN SO GOOD!

R. Best Customer
1234 Any Street
Anytown, US 00000

Dear Sample A. Sample,

Banks everywhere want to grab your attention with their credit card offers. How do you know which offer is the best?

Pick the one that wants you to lose interest!

Losing Can Be a Good Thing...

Even a great thing – when it comes to interest rates! FirstMerit, the bank you trust for so many of your important financial decisions, invites you to lose your high-interest rate credit card balances and save money with the FirstMerit Visa® credit card.*

This card is a winner with no annual fee and a 0% introductory APR until Month 2008.* After that, you can't lose with an annual percentage rate of only <XX%>. Plan now for your holiday shopping by transferring your high-interest rate balances – at no additional fee – and save!

Losing Can Be Rewarding

What's more, your FirstMerit Visa credit card is automatically enrolled in Visa Extra Rewards, which means you earn reward points every time you use it. Then, you can cash in these points for whatever you like through our online catalogue! Only at FirstMerit can losing be so rewarding!

Lose interest today!

No annual fee. 0% Introductory APR. Free Balance Transfers.* Great rewards. And many other card benefits. Pay no attention to other credit card offers – you'll lose interest and be a winner with the FirstMerit Visa credit card.

Apply for your winning card today by completing the Acceptance and Balance Transfer Form below or by calling XXX-XXX-XXXX. Don't lose out – this offer expires <Month, Day, Year>.

Best Regards,

Julie Anne Robbins
Executive Vice President, Retail

P.S. Pick a winner. Get your FirstMerit Visa® credit card with 0% Introductory APR and rewards for every purchase! Complete and return the attached Acceptance and Balance Transfer Form today!

*This offer is subject to credit approval. If you do not qualify for the Visa Platinum Variable Rate Option account, you will automatically be considered for a VISA Classic Variable Rate Option account, which may have different benefits, terms and conditions, and credit availability. Minimum household income must be \$40,000 or higher to receive a FirstMerit VISA Platinum Credit Card. See reverse side for details of the offer. Balance transfer must be submitted with Acceptance Form. See reverse side for purchase and balance transfer disclosure information.

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Member FDIC

FIRSTMERIT VISA® ACCEPTANCE FORM

Complete and return by: <Month, Day, Year>

Sample A Sample
123 Main Street
Anytown, US 98765-4321

If you need to make any name or address corrections, please check this box and make changes above.

FirstMerit Customer Signature

X _____ Date _____

This form is not transferable and must be signed by the person to whom it is addressed.

Check box for balance transfer option. (See reverse side for Balance Transfer Form.)

Social Security Number: - -

Home Phone _____ Date of Birth _____

Work Phone _____ Occupation / Job Title _____

*Gross Annual Household Income _____

*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.

Customer Verification: I certify that I have read and agreed to all the terms, authorizations, and disclosures included with this letter and that everything I have stated in this form is true and correct.

Ohio Residents: The Ohio laws against discrimination required that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.



LOSE INTEREST

SEE WHY THE FIRSTMERIT VISA® CREDIT CARD IS THE WINNING CARD!*

R. Best Customer
1234 Any Street
Anytown, US 00000

Dear Sample A. Sample,

What kind of bank would want you to lose interest?

*A great bank: Your very own FirstMerit. We're asking our best customers to lose their high-interest credit card balances by transferring them to the winning FirstMerit Visa® credit card.**

The FirstMerit Visa Credit Card comes in first with:

- 0% Introductory APR*
- Free Balance Transfer*
- No Annual Fee
- Great Rewards

Losing Can Be a Good Thing

Transfer your balances and start saving with no annual fee and a 0% Introductory APR until <Month 2008>. After <Month 2008>, your APR will go to only <XX%>. This is a great rate and a great card!

Apply now so you'll have lots of spending freedom for the holidays.

Losing Can Be Rewarding

What's even better is that you'll earn points with every purchase you make with your FirstMerit Visa credit card. Turn in your points online to get really cool stuff!

Lose interest today!

Apply for the winning FirstMerit Visa credit card. You'll lose interest and win with big savings! Fill out the Acceptance and Balance Transfer Form below or call XXX-XXX-XXXX. Hurry – this offer expires <Month, Day, Year>.

Best Regards,



Julie Anne Robbins
Executive Vice President, Retail

P.S. The FirstMerit Visa® credit card is the card you'll want in your wallet. Get a 0% Introductory APR and rewards for every purchase! Just fill out and return the attached Acceptance and Balance Transfer Form today!

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