



<<First>> <<Last>>
<<Address>>
<<City>>, <<State>> <<Zip>>

Thank you for requesting a credit card from American Bank.

After reviewing your application and credit history, we have approved you to receive an American Bank credit card at an introductory annual percentage rate of 9.5% for the first nine months and at 12% APR following your initial welcome period.

You will receive your card in the mail within ten business days. Please call us anytime at 1-888-983-6746 upon receiving your card in order to activate your account.

Please note that acceptance of this offer also qualifies you for a free year of account monitoring from our protection program. This valuable tool can help to prevent identify theft and losses to your account.

Thank you for banking with American Bank.

Sincerely,

The American Bank Credit Team