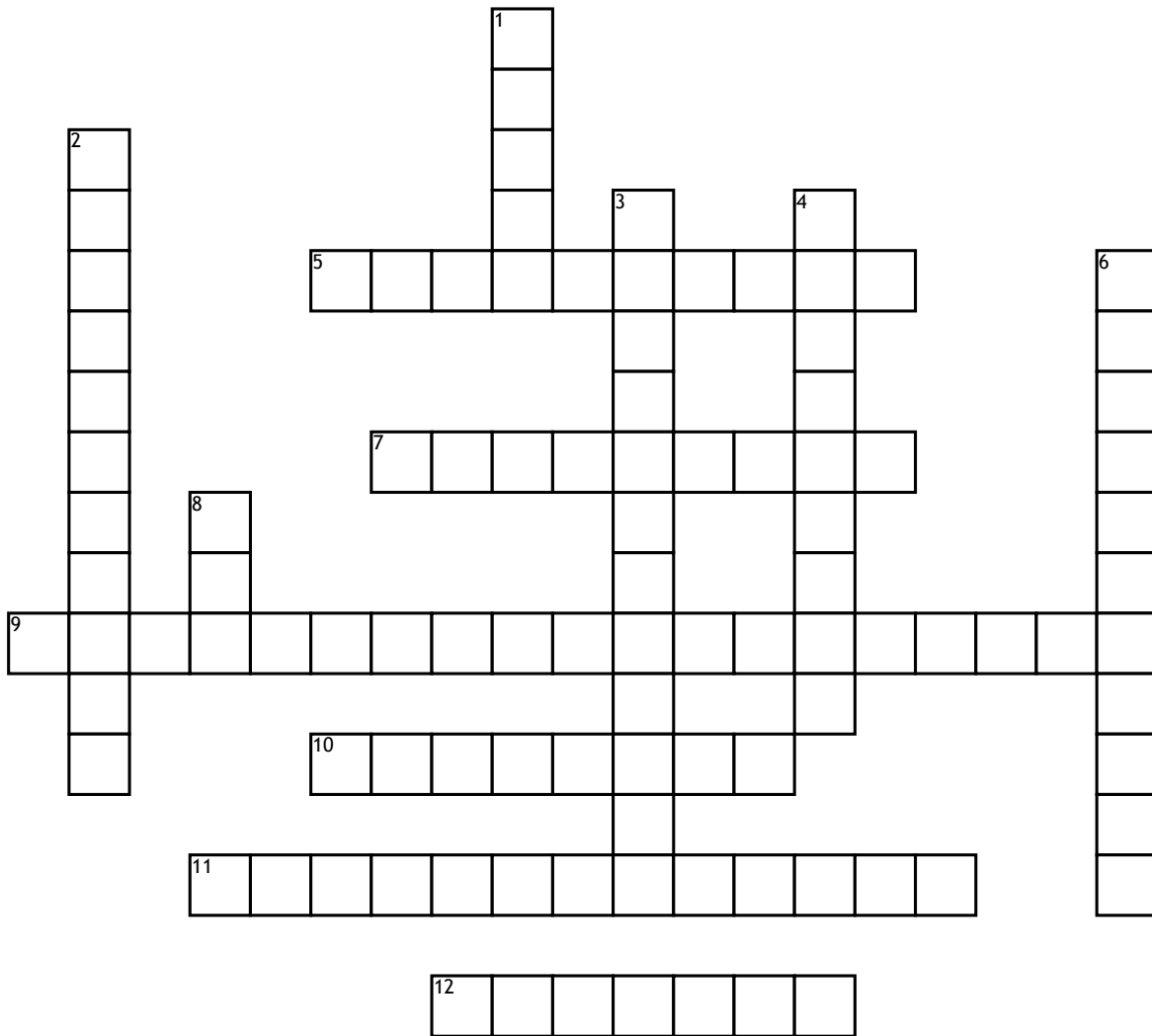


Credit Card Changes



Across

- 5. Where new card images are found
- 7. When will cards will be offically deactivated
- 9. The Elite card has this option
- 10. Word used to streamline products

11. This credit card has the highest intrest rates .

12. Reward Point Program

Down

- 1. Members should do this to the old card
- 2. Mailed cards have this option

3. The new Visa Classic

4. Intrest rate starts at 12.15%

6. Members with BIN number 4076 23 are

8. Travel and emergency assistance is offered on this card