



YOU'RE INVITED to apply for an AOPA ELITE LINE OF CREDIT® ACCOUNT.

An unsecured line of credit especially for your association. You've Earned It.

Up to \$25,000†

12345678901
John Q. Sample
March 2005 Endorsed Membership
03/05 AOPA Elite GO 699-2299V Pkg G
Wilmington, DE 19884-1515

Reward yourself with the AOPA Elite Line of Credit® Account. You're invited to apply for this signature credit line!

Dear John Q. Sample,

The goal was simple. Provide a line of credit to help you achieve your goals. That's why AOPA has partnered with MBNA to offer you the opportunity to apply for the Elite Line of Credit account. Now you could have the financing you need to reward yourself with a fabulous vacation, redo your home, or consolidate your personal debt.†

With the AOPA Elite Line of Credit account, you may apply for up to \$25,000† to enjoy life's rewards.

The AOPA Elite Line of Credit account is a signature line of credit you can use for just about anything you wish. No collateral is required, which means you don't have to risk your home. Keep your credit card for everyday use, and take advantage of this smart alternative account with credit lines up to \$25,000. If you're approved, you can even have the money deposited into your personal banking account. Or, write your Elite Line of Credit account checks for whatever you'd like.

The AOPA Elite Line of Credit account offers you a competitive variable Annual Percentage Rate (APR) as low as 6.99%* and much more:

- ◆Predictability. You make regular monthly payments so you can plan your budget accordingly. And, there is no penalty for pre-payment!
◆Affordability. There's no application fee and no annual fee, and the competitive rates help make this line affordable.
◆Security. Unlike a traditional loan, your Elite Line of Credit account is a renewable source of cash. As you pay down your balance, you build up this funding resource again.† With each additional advance, MBNA will restart your monthly repayment term and recalculate your monthly payment.
◆Convenience. Get a decision in as little as 10 minutes! Just call us toll-free at 1-888-628-7700.

Apply in as little as 10 minutes! Just call us toll-free at 1-888-628-7700 (TDD users, call 1-800-833-6262) Monday through Thursday 8 a.m. to 10 p.m., Friday 8 to 8 and Saturday 8 to 5 (Eastern time). Or complete the Personal Request Slip attached below, and mail it in the postage-paid envelope provided. You've earned this rewarding way to enjoy life. So why wait? Apply today. We look forward to hearing from you.

Sincerely,

Andrew Rowe
Senior Executive Vice President
MBNA America

P.S. Act now! See how 10 minutes and up to \$25,000† could make a difference.



UP TO \$25,000† TO USE FOR:

- TRAVEL
EDUCATION
HOME IMPROVEMENTS
BILL CONSOLIDATION
COMPUTER UPGRADES
VIRTUALLY ANYTHING YOU CHOOSE†



www.aopa.com

See reverse side for important conditions to this offer and information on the transaction fee and charges associated with this account.