

CLEVELAND BROWNS



EXTRA POINTS

Take advantage of this special offer and charge your 2008 Browns season tickets to a **NO ANNUAL FEE** Cleveland Browns Visa® credit card with Extra Points™ rewards. Apply for this offer and request to finance your season tickets with an introductory 1.99% annual percentage rate on Balance Transfers and Cash Advance Checks for the first 12 billing cycles.† This introductory APR applies only to cash advance checks and balance transfers, and may end sooner if your account is paid late or if your balance exceeds your credit limit. (Please note that payments are applied first to balances with the lowest APR and balance transfers and cash advance checks are subject to a 3% transaction fee, no less than \$10.) This program is simple, convenient and a cost effective way for you to secure your 2008 Cleveland Browns season tickets.

**NEW CLEVELAND BROWNS VISA® CREDIT CARD HOLDERS:**

Use the new Cleveland Browns Extra Points Visa credit card everywhere you shop and earn merchandise, autographed memorabilia, and VIP experiences like a VIP Away Game Trip.♦ As a bonus, apply now and receive a **mini helmet hand-signed by Browns Pro Bowl left tackle Joe Thomas** when you make qualifying transaction(s) totaling \$75.00 or more to your *new* Cleveland Browns Extra Points Visa credit card! All qualifying transactions must occur within **90 days of your new credit card account open date.\***

Call 1-800-906-6262 and mention the priority code that corresponds to your choice in card design (below) to receive an instant decision right over the phone while you wait. **Operators are available Monday through Friday 9am-9pm (EST).** Once approved, you can take advantage of the introductory annual percentage rate (see reverse for details†) right away. Just inform the credit card representative that you would like to take advantage of the low rate offer to pay for your season tickets, and request that a convenience check be mailed directly to the Cleveland Browns Ticket Office as payment. *(please note that there is a 3% transaction fee with a minimum of \$10 and this transaction will not be subject to billing dispute rights).* Please have your season ticket invoice in hand when you call Card Services to ensure that you have all the necessary information to complete this transaction. Another option is to call the Cleveland Browns and renew your tickets by purchasing as a retail transaction after you receive your card. Just keep in mind that retail transactions do not qualify for the introductory APR.

**EXISTING CLEVELAND BROWNS VISA® CREDIT CARD HOLDERS:**

For those of you who already have a Cleveland Browns Visa credit card, call 1-800-711-0417 to inquire about any low APRs available when paying for your season tickets. Please have your Cleveland Browns season ticket invoice in hand when you call. A representative will discuss your account with you and if there is a promotional offer available, he or she can arrange for a direct payment to be sent to the Cleveland Browns ticket office.❖

To take advantage of this offer for your 2008 season tickets, you must call at least two weeks prior to your season ticket invoicing due date.



Priority Code: FAB9AK



Priority Code: FAB9AL



Priority Code: FAB9AJ



† Please see the reverse side for rate, fee, and other cost information. All terms, including the APRs and fees, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.



†The Standard Annual Percentage Rate (APR) for Balance Transfers, and Cash Advance Checks is 9.99% for Platinum Plus accounts, or 15.99% for Preferred accounts. The account you receive is determined based on your creditworthiness. The Standard APR for Bank and ATM Cash Advances is 24.99% for both Platinum Plus and Preferred accounts. The current Introductory APR for Balance Transfers, and Cash Advance Checks is 1.99% through your first 12 statement Closing Dates. If your payment is late or your balance exceeds the credit limit, the Introductory APR may end before the advertised expiration date and a Default APR up to 29.99% may be applied to your account for all balances. Transaction fee for Balance Transfers, Cash Advance Checks, Bank and ATM Cash Advances, and for purchases of wire transfers and other cash equivalents: 3% of each such cash advance (minimum \$10). We reserve the right to change the Standard APRs and Default APR on your account. **If your account has balances with different APRs, your payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off. Cash Advances and/or Balance Transfers may not be used to pay off or pay down any account issued by FIA Card Services, N.A. This credit card program is issued and administered FIA Card Services, N.A. See your Credit Card Agreement for additional details about the rates, fees, other costs, and terms of the account.**

\*For new Cardholders: This one-time offer is for new cardholders. To qualify for a Cleveland Browns Autographed mini-helmet, respond to this offer for the Cleveland Browns Extra Points™ Visa® credit card and use the account to make any combination of purchase, balance transfer or cash advance transactions totaling at least \$75.00 (excludes transaction fees, if any). All qualifying transactions must occur within 90 days of the credit card account opening. Supply is limited: one (1) per new account. Please allow 8-12 weeks for delivery. Offer sponsored by FIA Card Services, N.A: we may substitute an item of equal or greater value and we are not responsible for lost, stolen or undelivered merchandise. Terms of offer may change.

◆For more information about the Cleveland Browns Extra Points™ Program, please visit [www.brownsextrapoints.com](http://www.brownsextrapoints.com) Full details will accompany the card.

❖For current Cardholders: The option to finance the purchase of playoff tickets with this card is subject to your credit availability. The applicable Annual Percentage Rate (APR), the duration of the offer and all other terms will be disclosed when you call FIA Card Services to inquire. If you finance the tickets by use of a Cash Advance, the transaction will be subject to a transaction fee of 3% (minimum \$10). Cash Advances are not subject to billing dispute rights per the Credit Card Agreement.

The information in this letter was accurate as of **1/2008** and may have changed. The FIA Card Services Privacy Policy is available at [fiacardservices.com](http://fiacardservices.com) and accompanies the credit card. Visa is a registered trade mark of Visa International Incorporated, and is used by the issuer pursuant to license. National Football League trademarks and copyrights are used with permission of National Football League Properties, Inc. Visit the official website at [NFL.com](http://NFL.com).