

\*Instant Savings amount available as mail-in savings for non-Ace Rewards members. Where applicable by law, tax is charged on the sale price before application of Instant Savings. Instant Savings or mail-in savings available from 4/29/14 through 5/31/14. Must present Rewards card to receive Instant Savings. CP1 1140501SS\_001, Versions: FN,NR,NW





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\*\*The 0% introductory APR applies to purchases and is valid for the first 18 billing cycles. The 0% introductory APR applies to balance transfers (made within 30 days of account opening) and is valid for the first 18 billing cycles. The introductory rate does not apply to cash advances. Thereafter, the APR may vary and as of 4/1/14, the undiscounted variable APR for Purchases and Balance transfers is 13.99% - 22.99% (based on your creditworthiness). The variable APR for Cash Advances is 23.99%. Cash Advance fee: 4% of each davance amount, \$5 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law. The creditor and issuer of the Ace Rewards Visa Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

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CP1