

Chrysler/Jeep/Dodge Rewards Visa

Earn Rewards for Chrysler/Jeep/Dodge products and services!

- Earn 1 point for every dollar in card purchases
- Earn 5 points for every dollar in card purchases at Chrysler, Jeep or Dodge dealerships

Exclusive Benefits:

- Emergency Card Replacement Service
- Travel and Emergency Assistance
- Auto Rental Insurance
- Travel Accident Insurance up to \$500,000
- Purchase Protection and Warranty Manager

Rewards Visa Credit Card Terms & Conditions Summary

Earn one Rewards point for every dollar in purchases less any purchase credits other than payments ("Net Purchases"). Earn five Rewards points for every dollar you charge at an authorized and participating Chrysler, Jeep and Dodge dealer. You will receive 2,500 bonus points after you make your first purchase with your card. The Rewards Visa Program may offer special Rewards opportunities for limited time periods; additional terms and conditions may apply to such programs. Rewards points are not earned on cash Advances, balance transfers, fees, finance charges, late fees or other charges. Only the primary cardholder can earn Rewards points. Rewards points are not transferable and cannot be transferred from one credit card account to another. Points from multiple accounts cannot be combined. Rewards points cannot be earned or redeemed while your Account is in default as defined in the Cardholder Agreement. We may change, add or delete terms of your account including but not limited to the benefits listed above. Rewards Points earned in a calendar year will expire in the fifth calendar year during the month in which the Points were earned. For example, Points earned in April of 2003 will expire in April 2008. After the expiration date, unused Rewards points will no longer be available for redemption. Points will be available for redemption after the close of the billing cycle in which the purchases were made. A Welcome Kit will be sent to you explaining how to redeem your Rewards points. Other terms and conditions may apply as stated in the Cardholder Agreement and Reward Program Rules. Bank of America reserves the right to change, suspend or terminate any or all rules or offers of the Rewards Visa program at any time.

Fee and Rate Information

The terms of your Account, including any of the APRs or Fees set forth below, are subject to change by us in our discretion for any reason.

Annual Percentage Rate (APR) for Purchases	1.9% fixed introductory rate for the first six billing cycles; thereafter, a variable APR, currently either 13.74% , 15.74% or 17.74% .
Other APRs	Non-Check Balance Transfers: 1.9% fixed introductory rate for the first six billing cycles; thereafter, a variable APR, currently either 13.74%, 15.74% or 17.74%. Cash Advances and Convenience Checks: A variable APR, currently 23.74% Penalty APR: A variable APR, currently up to 31.74%
Variable Rate Information	All APRs (other than your introductory APRs) may vary. They are determined by adding the following margins to the Prime Rate: 5.99%, 7.99% or 9.99% for Purchases and Non-Check Balance Transfers; 15.99% for Cash Advances and Convenience Checks; and up to 23.99% for Penalty APRs.
Balance Calculation Method for Purchases	Average Daily Balance (including new purchases)
Annual Fee	None
Grace Period for Purchases	At least 20 days from the statement Billing Date (provided you fully paid your New Balance from the previous statement by its Payment Due Date)
Minimum Finance Charge for Purchases	\$1.50 (unless purchase Average Daily Balance is zero)

Late Payment Fees: Based on Account balance on the fee assessment date - \$15 for balances less than or equal to \$100, \$29 for balances \$100.01 to \$250, \$39 for balances greater than \$250. Over the Credit Limit Fee: Based on the highest Account balance during the Billing Cycle - \$15 for balances less than or equal to \$500, \$29 for balances \$500.01 to \$1000, \$39 for balances greater than \$1000. Cash Advance and Balance Transfer Fees (including Overdraft Protection advances): 3% of each advance (min. \$10). International Transaction Fee: 1% of each foreign transaction.

Changes to the terms of your Account may be based upon information in your credit report that changes your credit rating, competitive or market-related factors, and your performance with Bank of America.

We apply payments to low APR balances before higher APR balances, which means your finance charges will increase if you make transactions that are subject to higher APRs.

During the introductory period, any introductory rate on Purchases and Balance Transfers will terminate as of the first day of the billing cycle in which we do not receive at least the Minimum Payment Due by its Payment Due Date, you exceed your Credit Limit or you close your account.

If at any time during any rolling consecutive twelve billing cycle period we do not receive two Minimum Payments by your payment due date or you exceed your credit limit twice, we may elect to automatically increase any and all of your standard APRs to the Penalty APRs. Your Penalty APRs on all existing and future unpaid balances will automatically revert to the standard APRs disclosed above if you make six consecutive minimum payments when due and you do not exceed your credit limit within the same time period.

The Prime Rate used in the APR calculations associated with your Account is determined on the last day of each month by taking the highest Prime Rate published in the Money Rates section of *The Wall Street Journal* in effect within the prior three months (the "Index Date(s)"). All Prime Rate changes will take effect on the first day of your billing cycle that ends in the calendar month following the Index Date. All disclosed variable rates are based on the Prime Rate of 7.75% in effect on March 29, 2006.

The information listed above is correct as of 04/15/06 and is subject to change at any time without prior notice. To receive the most recent information, please write to Bank of America, P.O. Box 53137, Phoenix, AZ 85072-3137.

Periodic Finance Charge Calculation

For each day in the Billing Cycle, we take your beginning balance, add any new transactions or other debits, and subtract any payments or other credits. This gives us that day's Daily Balance. We multiply this Daily Balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We add these Periodic Finance Charges to your Daily Balance to get the beginning balance for the next day. To get your total Periodic Finance Charges for that Billing Cycle, we add all the Daily Periodic Finance Charges and round the sum to the next highest cent. This amount is also equal to the Average Daily Balance multiplied by the Daily Periodic Rate and then multiplied by the number of days in the Billing Cycle. To determine the Average Daily Balance, we add all your Daily Balances and divide by the number of days in the Billing Cycle. Periodic Finance Charges begin to accrue from the later of the transaction date or the first day of the Billing Cycle in which the transaction appears.

Billing Rights Summary

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us in a separate letter at the "Billing Inquiries" address on your billing statement. Write us as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the property or services. There are two limitations on this right:

- a. You must have made the purchase in your home state, or if not within your home state, within 100 miles of your current mailing address; and
- b. The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Authorizations, Terms and Conditions

By applying for a Rewards Visa® credit card with Bank of America, N.A. (USA) ("We", "Us", or "Our"), you agree to the following:

- (a) You authorize us to obtain credit reports in connection with (i) your request for and our issuance of an account; (ii) the collection, review or renewal of your account; and (iii) any change to your credit limit or terms of your account. We may report our credit experience with you to others.
- (b) If approved, you will receive a Cardholder Agreement with your credit card(s). You agree to the terms of the Cardholder Agreement by either using your account (including charges or balance transfers), or if you don't use your account by not closing your account within 3 days of receipt of your Cardholder Agreement. Platinum services are available only to Platinum cardholders.
- (c) You certify that you are of legal contracting age and that you have read all of the terms, authorizations and disclosures contained herein. You understand that the information you provide is given to obtain credit from us and represent and warrant that it is true and complete.
- (d) Delaware and applicable Federal law will govern your agreement with us. Disputes, claims or controversies shall upon election by either you or us be resolved by binding arbitration.
- (e) The type of account (Platinum), initial credit line and your initial margins will be based on our review of your current credit report and information you provide on the Acceptance Certificate. The minimum Credit Line is \$500.
- (f) You authorize us and DaimlerChrysler Financial Services Americas LLC, its successors and its affiliates, to share information about you and your account with each other.

USA PATRIOT Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you apply for an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask you to provide us with other identifying documents.

State Law Disclosures

Notice to New York State Residents: Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon request, we will inform you of the names and addresses of any consumer reporting agencies, which have provided us with such reports. **Notice to Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Notice to Married Wisconsin Residents:** No agreement, individual statement, or court order applying to marital property will adversely affect the creditor's interest unless the creditor prior to the time credit is extended is furnished with a copy of the agreement, statement, or order, or has actual knowledge of the adverse provisions when the obligation to creditor is incurred. **Notice to California Residents:** Regardless of your marital status, you may apply for credit in your name alone.