



CHASE

J. Robert Brubaker
President
The Chase Manhattan Bank (USA), N.A.
PO Box 15120
Wilmington, Delaware 19850-5120

Forwarding and Return Postage Guaranteed



Just one check
a month can
take care of
most of your bills.



The Chase Manhattan Bank (USA), N.A.
P.O. Box 15120
Wilmington, Delaware 19850-5120

Are you sick and tired
of shelling out big money
to pay off high-interest
loans and credit account bills each month?

Now there's a way to simplify bill-paying. And dramatically reduce your
monthly pay-out.

It's called Chase Advantage Credit[®], and it's designed for people who have
good income and good credit history.

People who deserve relief from writing big checks each month.

People like you.

Here's how it works:

Chase Advantage Credit is similar to a personal checking account.
Except that you don't put any money in the bank. Chase provides the
balance for you.

You can write Chase Advantage Credit checks to pay off outstanding
bills, loans, high-interest credit account balances ... whatever.

Then, you pay Chase back however you choose. With small monthly
payments. Or all at once.

What's the advantage in using Chase Advantage Credit to pay off current
financial obligations? There are two:

... first, the convenience of writing one check each month vs. the
hassle and paperwork of making 3, 4, 5, or more monthly payments

... second, you can significantly reduce your monthly pay-out ...

because the interest rate on Chase Advantage Credit is so much lower than
most other forms of credit.

Right now, it's estimated at 14.45%* nominal annual percentage rate.
Compared with the 18-21% or more you may be paying on credit account
balances, installment purchases, and other high-interest credit.

-- over, please --

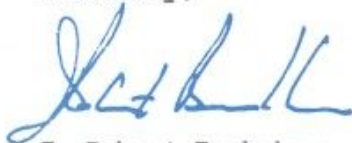
With the low rate offered by Chase Advantage Credit, you can pay off those high-interest loans -- and slash those monthly payments -- to make life a little easier.

We have already reserved a \$6,000 line of credit for you. However, you can apply for up to \$25,000, if you like.

For more information about Chase Advantage Credit, please refer to the enclosed brochure.

Then, to apply, just complete the enclosed Account Opener form and mail it in the postage-paid reply envelope today.

Sincerely,



J. Robert Brubaker
President

P.S. Maybe it's obvious, but I'll say it anyway: With a Chase Advantage Credit account, you can write checks without having money in the bank. We provide you with a "line of credit" -- money you can draw on whenever you need it. But it's not like a regular loan. Because you don't begin paying back anything until you actually write a check against your Chase Advantage Credit account.

Best of all, you can use your Chase Advantage Credit account for any reason -- toward improving your home, buying a new car, putting in a swimming pool, making an investment -- and not just for bill-paying.

CREDIT PROTECTION PAYS YOUR BALANCE FOR YOU!

A special feature of Chase Advantage Credit, Credit Life Insurance gives you an added measure of security when borrowing.

With this insurance program, your outstanding balance is completely paid in full (up to \$25,000) in the event of your death. Plus, your minimum monthly payments are paid if you become disabled or involuntarily unemployed.

If you'd like the added feeling of security Credit Life Insurance can provide for your family, please mark the appropriate box on your Account Opener form. Your protection starts as soon as you use your Chase Advantage Credit account.

An added feature is that having this valuable coverage will not increase your minimum monthly payment.

See disclosure on Account Opener for restrictions and limitations of the program.

CHASE ADVANTAGE CREDIT DISCLOSURES

The annual membership fee is \$12.00, which will be billed later to your new Account.

The interest rate will be a variable rate tied to the monthly average federal funds rate as published by the Board of Governors of the Federal Reserve System, plus eight percentage points. Your initial rate is estimated to be a nominal ANNUAL PERCENTAGE RATE (APR) of **14.45%**. This rate may increase or decrease. To obtain the actual rate in effect each month, call 1-800-435-1500.

You will be charged a **75¢** transaction fee FINANCE CHARGE for each loan.

**Sick and tired
of shelling
out big money
to pay off
high-interest
loans and
credit account
bills each
month?**



Now you can **simplify** your bill-paying. And dramatically **reduce** your monthly pay-out...with **Chase Advantage Credit**.[®]

“Personal lines of credit are one little-advertised loan program every borrower should seek out, since they can easily slice your borrowing costs by 6 percent or more.”

—*Sylvia Porter's Personal Finance Magazine* (8/86)

Q: What is Chase Advantage Credit?

A: In banking terms, it's a personal line of credit. This means we reserve credit in your name—money you can draw on whenever you need it—by writing a check from the Chase Advantage Credit checkbook we give you. Chase Advantage Credit allows you to use our money instead of your own whenever you need extra cash. Then, you can pay us back in small, low-interest monthly payments—or all at once.

A personal line of credit like Chase Advantage Credit is especially convenient when other forms of credit won't do such as for major purchases, down payments, investment opportunities, or just about any other purchase.

Q: How can Chase Advantage Credit save me money?

A: Simple. Use your low-interest Chase Advantage Credit account to pay off your high-interest credit and loan accounts, outstanding bills...whatever.

Then, instead of making many high-interest payments, make just one payment—with a lower interest rate—to Chase each month.

Because of the lower interest rate, your monthly payments will be reduced substantially. And our flexible repayment schedule can be tailored to your budget. In some cases, you can take up to 5 years to repay. With monthly payments as low as \$20.

Q: Is Chase Advantage Credit really a bargain?

A: Absolutely. The current estimated nominal annual percentage rate is only 14.45%* vs. 18–21% for many credit accounts. To find out this month's rate, call toll free 1-800-435-1500. And the annual membership fee is just \$12* (compared with \$35, \$40, even \$50 or more, commonly charged for other forms of credit)... a small price to pay for having this substantial cash reserve at your fingertips!

Q: Any other advantages of using the Chase Advantage Credit account?

A: Yes. Chase Advantage Credit makes bill-paying simpler, because you write only one check each month instead of many. And each month, you get one easy-to-read statement. The statement shows checks written, payments made, and the minimum payment due. This is a lot less complicated than keeping track of a lot of statements and slips of paper from many different credit sources.

*Please see Chase Advantage Credit disclosures on reverse side.



Q: How does it work?

A: After we process and approve your Account Opener form, we'll send you a book of Chase Advantage Credit checks. To draw on your personal line of credit, just write a check for any amount up to your limit. The checks look like regular checks, and are accepted anywhere personal checks are taken. No one but you will know it's a special type of account.

Q: Sounds great! How do I get started?

A: To apply, just complete the Account Opener form and mail it in the enclosed postage-paid reply envelope. The line of credit reserved for you can be available immediately.



However, you can apply for any amount up to \$25,000, simply by checking off the appropriate box on the Account Opener.



CHASE ADVANTAGE CREDIT DISCLOSURES

The annual membership fee is \$12.00, which will be billed later to your new Account.

The interest rate will be a variable rate tied to the monthly average federal funds rate as published by the Board of Governors of the Federal Reserve System, plus eight percentage points. Your initial rate is estimated to be a nominal ANNUAL PERCENTAGE RATE (APR) of **14.45%**. This rate may increase or decrease. To obtain the actual rate in effect each month, call 1-800-435-1500.

You will be charged a **75¢** transaction fee FINANCE CHARGE for each loan.

CHASE ADVANTAGE CREDIT ACCOUNT OPENER

We have reserved a Chase Advantage Credit* account for you with a credit line of **\$6,000**. To accept this invitation to apply, simply complete and return it in the postpaid envelope provided.

- Check here if you would like to request a larger credit line (up to \$25,000 is available).
- If you would like a joint account, print the names you would like personalized on your checks:

Please indicate any change of address.

SAMPLE

MS. Ellen M. Lenthian
19 Summit Rd
Verona, NJ 07044

This Offer Expires: **November 26, 1986**
Res. No. **620 8163-0447-356--0030337505-70**

Employer _____
Employer's Address _____
Position _____ Business Phone () _____
Soc. Sec. No. _____ Home Phone () _____
Annual Gross Income:* Below \$20,000 \$20,000-\$24,999 \$25,000-\$29,999 \$30,000-\$39,999 \$40,000-\$49,999 Over \$50,000

*You need not disclose alimony, child support or separate maintenance income unless you wish to have it considered. **A minimum household income of \$20,000 is required.** Include combined income if a joint account. Married applicants may apply for separate credit.

OPTIONAL CREDIT LIFE INSURANCE. Please see reverse side for important disclosures. Place *your initials* in the appropriate box (primary applicant only).

I want the protection of Credit Life Insurance. (Please initial.)
Please give date of birth _____

I do not want Credit Life Insurance. (Please initial.)

"I have read and agree to the conditions as stated on the back of this application. I understand that I will be notified by you upon approval of my account in Delaware."

SIGNATURE _____ Date _____
Co-Applicant Signature (for joint account) _____ Date _____ 8163

Credit Life Insurance

Credit Life Insurance provided by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida is entirely optional and is not required by The Chase Manhattan Bank (USA), N.A. in order to obtain a line of credit. The cost of this coverage is based on your outstanding balance on each statement closing date.

Insurance for life, disability and unemployment* is available for 40¢ per \$100 of outstanding balance to residents of Alabama, Alaska, Arkansas, Colorado, Delaware, Florida, Illinois, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Dakota, Texas, Utah, Virginia, Washington, Washington, D.C., Wisconsin and Wyoming.

Insurance for life and unemployment** is available for 35¢ per \$100 of outstanding balance to residents of California, Georgia, Idaho, Indiana, New Jersey, Pennsylvania and Tennessee.

Insurance for life and disability* is available for 30¢ per \$100 of outstanding balance to residents of New York.

Protection remains in force until you tell us to cancel, your account is canceled, the master policy is canceled, or until you reach age 66.**

*Benefits begin on the thirty-first day of disability or unemployment and continue until your balance is paid off, until you're able to work again, or you receive nine months of benefits (New York residents receive up to 24 months of benefits with coverage retroactive to the first day of disability or unemployment.) Coverage for life insurance is for the entire balance, up to \$25,000. Coverage for disability and unemployment is for the minimum monthly payment at the time of disability or unemployment.

**If you live in California, until you reach age 65; in Florida, Georgia, Michigan or Oklahoma, age 70.

NOTICE

I agree that you may obtain and use consumer credit reports and exchange credit information in connection with this application and any update, renewal or extension of credit you may extend to me. If I request, you will inform me whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. I agree that you reserve the right not to open an account based upon adverse information contained in the credit report or supplied by the applicant.





NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST CLASS PERMIT NO. 333 WILMINGTON, DE

POSTAGE WILL BE PAID BY ADDRESSEE

The Chase Manhattan Bank (USA), N.A.
Chase Advantage Credit
P.O. Box 15120
Wilmington, DE 19885-9946

