

6" x 9"

ADVANTA
Serving the financial needs of women for over 50 years.
P.O. Box 4732 • Syracuse, NY 13221-4732

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PLANNING. STRIVING. ACHIEVING.

Now there's a business credit card that works as hard as you do.

- 0% fixed APR on balance transfers until April 2005
- Up to 3% Cash Back or Free Travel on any airline—no blackout dates!
- Up to \$50,000 in working capital



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Get the business credit card recommended for small business owners
by **SmartMoney** - January 2004.

Get the business card
that rewards you for your hard work.

Jane Q. Sample
President
The ABC Company
123 Main St.
Anytown, US 99999-9999



The Advanta Platinum BusinessCard

Dear Jane Sample,

In the early 1950's, teachers found it difficult to get loans from banks. Branch hours weren't convenient, no special consideration was given to the challenges of making payments during the summer, and banks didn't seem concerned. Advanta saw a need and took action, providing loans to teachers, and then to nurses and court stenographers. Today, we have become one of the nation's leading issuers of credit cards for small businesses – evidence of our continuing commitment to providing financial solutions that help business owners succeed.

Now Advanta is pleased to offer a new credit card tailored for business owners like you. This business card combines the control, convenience, and rewards which provide the flexibility you need to better run your business.

PLANNING for success with a flexible financial tool

The new Advanta Platinum BusinessCard provides you with flexible financial solutions like access to up to \$50,000 in working capital, so you can better manage your cash flow. You'll save money with our 0% APR on balance transfers until April 2005¹, and you'll enjoy exclusive business solutions that will help you increase revenue, reduce expenses, and save time.

STRIVING for the right balance in your schedule and finances

We know you work hard to balance the demands of both your business and personal life. Our online account management tools will help you manage more efficiently and free up time for your other pursuits. So whether you do your accounting during the day or late at night, you'll find 24/7 online customer service and management invaluable. Also, customized management reports will help you save time categorizing purchases for tax purposes. And you can order no-annual-fee employee cards, which eliminates the need for reimbursement while allowing you to stay in control of spending.

ACHIEVING the rewards your hard work has earned

At Advanta, we know how much energy it takes to make a small business succeed. That's why we're pleased to offer you a choice of rewards: travel on any airline, without blackout dates...or get up to 2% cash back on all your purchases – plus choose an additional Cash Back bonus of 1% on gasoline and diesel fuel or computer equipment and office supplies.² You can customize your card by choosing its design, how you want your business name to be displayed, and when the payment is due each month. Plus, you'll get all the outstanding benefits you expect from a Platinum MasterCard®. And we promise that when you need assistance, you'll experience first-class treatment from our dedicated customer service team.

You already have what it takes to succeed.
Let Advanta help you achieve it just a little bit faster.

Sincerely,

Lisa Waymer
Vice President, Advanta Bank Corp.

P.S. Be sure to apply today for the business card that gives you the tools to run your business with more flexibility, including 0% on balance transfers until April 2005, and travel or cash back rewards for all your hard work.

Flexible Financial Features

- 0% Fixed APR on balance transfers until April 2005
- Up to \$50,000 in working capital
- No annual fee
- Select your payment due date

Significant Reward Choices

Up to 3% Cash Back

- Up to 2% Cash Back on everyday business purchases PLUS...
- Additional 1% Bonus Cash Back on your choice of either Gasoline or Computer Equipment and Office Supplies OR...

Travel Rewards

- Free travel on any airline with no blackout dates

Exclusive Business Solutions

- Grow revenue, reduce expenses, and save time—all by taking advantage of exclusive offers and discounts

Personalize Your Card

- Choose your card background
- Customize with your business name

Superior Customer Service



Advanta applauds the success of women in business and is creating an online community resource with iVillage to help women become more successful business owners. Check out our site at www.iVillage.com/Advanta

Return your R.S.V.P. today:

- Mail in the enclosed envelope
- OR
- Apply online and get a response in under 2 minutes – www.applytoday.com/mycard (please enter Invitation # from R.S.V.P.)
- For questions or to apply, call 1-800-571-8810

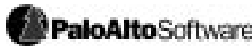
SAVE MONEY WITH DISCOUNTS FROM SELECTED PARTNERS AND COMPLIMENTARY MASTERCARD® BUSINESS SERVICES.

Saving money is important to every business owner. So take advantage of discounts on the kinds of valuable products and services you use every day, from companies such as³:



Save Up to 10% on Computer Hardware

Save up to 10% with preferred pricing on IBM Aptiva® PCs and ThinkPad® notebooks.



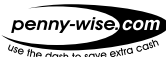
Save 50% on Business Planning Software

Once you've received your card, just register your account for online management and save 50% on Business Plan Pro® 2004 from Palo Alto Software. Just visit the "Discounts and Services" section at advanta.com and click on the Palo Alto Software banner.



Save Up to 30% on Hotel Stays

Building on years of consumer loyalty, Ramada Inn offers more than 1,000 quality hotels coast to coast with superior service and value.



Save Up to 25% on over 25,000 Office Products

Receive discounts on the everyday name-brand office products your business needs.

Complimentary MasterCard Services:

- Primary Vehicle Rental Insurance
-
- Automatic Theft and Damage Protection
-
- Extended Warranty Coverage



Your financial needs. Our focus. For over 50 years.

Established in 1951 by a Pennsylvania schoolteacher to provide loans to fellow teachers based on their individual needs, Advanta Corp. has grown to become a highly focused financial services company with over \$4 billion in managed assets. Headquartered in Spring House, Pennsylvania, Advanta is dedicated to providing small businesses with innovative products and services. This commitment has established Advanta as one of the nation's largest issuers (through Advanta Bank Corp.) of credit cards to small businesses. For superior financial products backed by a service-oriented philosophy and a financial partner you can trust, you can count on Advanta.

¹Your rate for purchases and balance transfers (but not cash advances or cash-related transactions) will be a variable rate of Prime + 5.99% (9.99% APR as of 01/02/04). However, for balance transfers only, the rate will be an introductory 0% until the first day of your April 2005 billing cycle. See the enclosed Terms and Conditions for details of this rate calculation, cash transaction pricing, fees, and additional account information. All account rates, including any introductory and promotional rates, and other terms are subject to change if you do not keep your Advanta account, your other accounts and your credit rating in good standing; if we determine that you present a risk of future non-payment or the basis on which we determined your creditworthiness and eligibility for your account terms has changed; if you are otherwise in default; or otherwise as provided in your Card Agreement.

²Rewards are earned on Net Purchases only, which means purchases of goods or services made with the Advanta Platinum BusinessCard while the account is in good standing by any authorized user of the account, net of any returns or credits. Rewards are not earned on any other transactions. See enclosed Program Rules for additional information and restrictions.

³Restrictions, exclusions and limitations may apply. Benefits may be offered in conjunction with third-party providers and may be changed or withdrawn at any time. Full details will be provided when you become a cardmember. Third-party names, logos and trademarks shown are the property of their respective owners.

Everything it takes to succeed.

Choose the features and rewards that best suit your business.

Step 1

Tell us how you would like your business name customized at the top of the card.

(Please print your business name up to 30 characters.)

Step 2

Select the card design that best suits you.
(Please check only one box. If no card is selected, you will receive the Prestige card design.)

☐ PRESTIGE
0004

☐ SILVER ON BLACK
9017

☐ AMERICAN PRIDE
9001

☐ BONUS MILES
0015

Step 3

Choose the rewards you would like to earn.
(Please check only one box. If no box is checked, you will receive up to 2% Cash Back plus 1% Cash Back on Gasoline and Diesel Fuel.)

CASH BACK REWARDS

Earn up to 2% Cash Back plus 1% Bonus Cash Back on:

☐ Gasoline and Diesel Fuel

☐ Computer Equipment and Office Supplies

BONUS MILES REWARDS

Earn Mileage Rewards good for FREE travel on any airline

☐ Bonus Miles (\$35 annual program fee)

Step 4

Select your payment due date. (If no box is checked, we will select the payment week for you.)

☐ 1st week of the month

☐ 2nd week of the month

☐ 3rd week of the month

☐ 4th week of the month

Step 5

Please tell us about you and your business.

Business Type: ☐ Proprietorship ☐ Partnership ☐ Corporation ☐ Other

Number of Employees: _____

Legal Name of Business: _____

Business Address: _____
(Please include street address or any applicable P.O. Box or Suite #.)

City: _____ State: _____ Zip: _____

Business Phone: (____) _____ Age of Business: _____ Yrs. _____ Mos.

Employer Identification Number (EIN): _____ - _____ Annual Gross Sales: \$ _____

Pre-Tax Business Income: \$ _____ E-mail: _____

Your Position: ☐ Owner ☐ Officer ☐ President ☐ Partner ☐ Other Time in Current Position: _____ Yrs. _____ Mos.

Home Address: _____
(Must be a street address if P.O. Box is used for Business Address.)

City: _____ State: _____ Zip: _____

Length of Time at Present Address: _____ Yrs. _____ Mos.

Do You: ☐ Own ☐ Rent ☐ Other

Monthly Housing Payment: \$ _____ Annual Household Income: \$ _____

Home Phone: (____) _____ Date of Birth (mm/dd/yy): _____

Mother's Maiden Name: _____

Step 6

Extend privileges and set controls with additional cards for your employees.

Additional no-annual-fee cards provide valuable benefits, flexibility and expense control for you and your employees. Plus, all purchases earn Cash Back or Bonus Miles for the primary account.

Name of Additional Cardholder* (Print name as it should appear on the card.)	Social Security Number	Check for Spending Limit†	Check for ATM and Cash Access
1: _____	____ - ____ - ____	<input type="checkbox"/>	<input type="checkbox"/>
2: _____	____ - ____ - ____	<input type="checkbox"/>	<input type="checkbox"/>
3: _____	____ - ____ - ____	<input type="checkbox"/>	<input type="checkbox"/>

♦ Additional cardholders must be employed by or affiliated with Signing Individual's business and must be over 18 years of age and either U.S. citizens or legal U.S. residents. Please refer to your Advanta BusinessCard Agreement for details concerning use of additional cards.

+ If checked, the initial limit will be set at 50% of the total business credit line. You may change the amount at any time after your account is opened. The maximum credit line on additional cards is \$20,000.

Step 7

Take advantage of these optional benefits.

Balance Transfer Request

Please transfer the amount(s) shown to my Advanta Platinum BusinessCard Account.**

All transferred balances must relate to business purposes. (Visa®, MasterCard®, American Express®, OptimaSM, Discover® only)

Transfer Amount From: (Bank Name) _____

\$ _____

Amount to Transfer _____

Account Number _____

Transfer Amount From: (Bank Name) _____

\$ _____

Amount to Transfer _____

Account Number _____

** Please refer to the enclosed Terms and Conditions for balance transfer details, including any applicable balance transfer fees.

Credit Protection Option

By electing optional Credit Protection/insurance,† I acknowledge that: I do not need to purchase this insurance to get credit, and I can get similar coverage from any insurer I choose. Credit Protection† includes credit life, disability, and involuntary unemployment to the extent available in my state as described in the Summary of Coverages†. I have read and I meet the age and/or employment eligibility requirements shown in the Summary of Coverages. Monthly premium charges are based on the account balance and the rate shown. I will receive notice of any rate increase. I may cancel anytime.

†Please see the Summary of Coverages enclosed.

Yes, please enroll me in the Credit Protection/insurance: Initials _____ Date _____ N1990-0299 NON-STD ID#19

†The Credit Protection offered in many states is debt cancellation or deferment coverage, rather than insurance. See Summary of Coverages.

0% APR
until
April 2005

Please sign and mail this R.S.V.P. Certificate by: MM/DD/CCYY

Yes, I want an Advanta Platinum BusinessCard. I have read and agree to the Terms and Conditions shown in the enclosed brochure.

X

Signing Individual

Please Print Name

Social Security Number

Date

Invitation# 1234-1234567890

Variable Name

Company Name

Address Line One

Address Line Two

City ST 00000-0000

Please ensure any changes to the above information are reflected in Step 5.

To create your card and get a response within minutes, go to www.applytoday.com/mycard. Please refer to the Invitation # above when applying online. For questions, or assistance with creating your card, please call 1-800-571-8810.

SERVICE.
RESPECT.
DEDICATION.

Our commitment to you.

When you choose Advanta, we promise to deliver the kind of superior customer service that you give your own customers.

We dedicate ourselves, as we have for more than 50 years, to helping small business owners and entrepreneurs succeed by continually providing innovative financial solutions.

And we pledge to show you the respect you deserve. Founded as a small business to provide loans to teachers, Advanta has thrived by never forgetting what it is like to be a small or start-up business. That’s why the features, benefits and customer support you’ll find with the Advanta Platinum BusinessCard are so focused on the needs of business owners just like you.



Reply today to receive your Advanta Platinum BusinessCard.

Complete and mail the R.S.V.P. Certificate or go online to www.applytoday.com/mycard.

PLANNING.
STRIVING.
ACHIEVING.

¹Details on Advanta’s account terms and conditions, including rates and introductory/promotional offer requirements, are found in the accompanying letter and its enclosures and in your Card Agreement.
²Restrictions, exclusions and limitations may apply. Benefits may be offered in conjunction with third-party providers and may be changed or withdrawn at any time. Full details will be provided when you become a cardmember. Third-party names, logos and trademarks shown are the property of their respective owners.
³See the enclosed brochure for Reward Program Rules and a summary of Terms and Conditions.



Serving the financial needs of women for over 50 years.

PLANNING.
STRIVING.
ACHIEVING.

Every day you do what it takes to succeed.
Let Advanta help you achieve it just a little faster.



The Advanta Platinum BusinessCard provides you with smart tools to help manage your business.

PLANNING

Planning for success with a flexible financial tool

As you're planning the future of your business, the Advanta Platinum BusinessCard gives you the tools you need to run your business the way you want—and delivers significant financial benefits.

Access working capital: Get up to \$50,000 to buy computers or office equipment, increase inventory, or help even out cash flow from month to month.

Save money: Transfer balances and enjoy a 0% fixed APR until April 2005!

Cut expenses: Pay no annual fee for your BusinessCard and get free additional employee cards.

Improve cash flow: Select the payment due date that works best for you.

Enhance your business plan: Take advantage of one of Advanta's exclusive business solutions. Get the best-selling business planning software available—Business Plan Pro® 2004 from Palo Alto Software²—for 50% off the retail price!



STRIVING

Striving for the right balance in your schedule and finances

Every day you manage the demands of your business and your personal life. And it's worth it—ownership gives you the power to run your business as you please. With Advanta's online management features, you have the tools to control your money more conveniently. By streamlining procedures and getting account information whenever you need it, you can more quickly evaluate your financial position. And since you'll spend fewer hours managing your finances, you'll have more time for other pursuits.



With Advanta's online account management features you can:

Manage your account: View account balance and individual transactions.

Transfer balances: Switch balances easily from other cards or accounts.

Download reports: Download account activity into your accounting software, making it easier to track spending and prepare for taxes.

Analyze spending: Create custom reports to help you monitor your spending patterns.

Get assistance: Access Advanta's superior 24/7 online customer service.

Get employee cards: Order additional no-annual-fee cards online, set spending controls to better manage costs, and reduce time-consuming reimbursement procedures.

Pay your bill: Make payments to your business card from another account.

Modify choices: Change your card benefits—including your choice of rewards—as your needs change.

ACHIEVING

Achieving rewards and recognition for your hard work

You've earned a choice of rewards, greater discounts, and better service.

Choose your rewards!³

Up to 3% Cash Back

Earn up to 2% cash back on purchases, plus an additional 1% cash back on things you buy most often—Computers and Office Supplies, or Gasoline and Diesel Fuel.

OR

Free Travel

For every dollar you spend on business purchases, you earn one point toward free and discounted travel on any airline with no blackout dates.

Customize the name on your card

Achieve the recognition you deserve by having your business name, not ours, personalized at the top of your card.

Receive discounts from Advanta's partners²

Save up to 25% or more on business goods and services from our partners, like Penny-Wise Office Products, IBM, Ramada Inn, and more!

Experience superior customer service

Receive the same excellent customer service that you give your own customers. When you need assistance, you'll find knowledgeable customer service in person by phone, and easy-to-use online service available 24/7 for your convenience.



To reply, return the enclosed R.S.V.P. or visit www.applytoday.com/mycard

ADVANTA