

**Fleet Credit Cards
Holiday Self Mailer
0% APR**



P.O. Box 5610, Scranton, PA 18505-5610

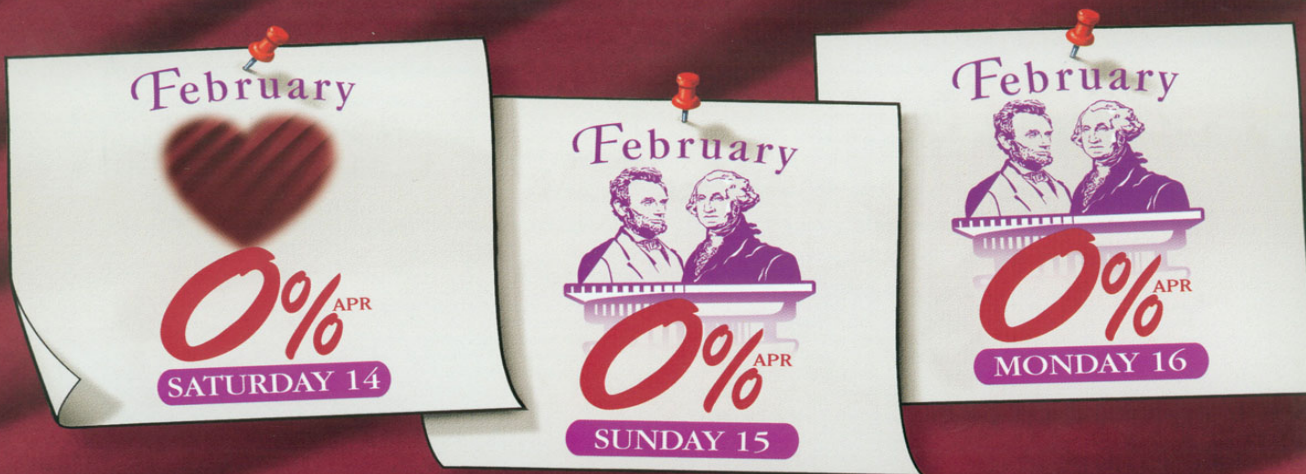
PRESORTED
FIRST-CLASS MAIL PERMIT NO. 1000
U.S. POSTAGE
PAID
FLEET



With a 0% APR on the President's Day and Valentine's Day weekend, your best shopping companion is your Fleet Credit Card.

AL2

Holiday sales are even better with
your Fleet Credit Card.



You Have A Date With Great Savings.

Self-mailer front and back

Inside letter

The Savings Start On The Holiday Weekend... And Continue Through March.

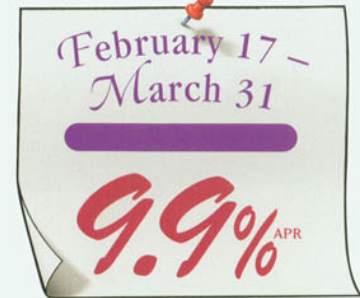


0% APR through April 15,
1998 on all purchases made
February 14 - 16.

Smart shoppers know that some of the best sales of the year take place on the President's Day weekend. And Fleet has a way to help you get even more out of this weekend of great sales. It's our **0% APR* Holiday Rate Sale**. You'll get a "low-as-it-gets" 0% APR on purchases you make with your Fleet Credit Card from Saturday, February 14 through Monday, February 16.

This special rate sale makes a great shopping event even better. Just use your Fleet Credit Card on the President's Day weekend and get a 0% APR on clothes, furniture, appliances, airline tickets, electronics, and even a romantic getaway (after all, it's also Valentine's Day!). So, here's the weekend to buy whatever you want and need because you'll pay absolutely no interest on those purchases through April 15, 1998.

Then, to help you save even more money, you'll also get a special 9.9% APR on every Fleet Credit Card purchase you make from February 17 through March 31, 1998. That gives you another month and a half of outstanding shopping opportunities at a low 9.9% APR that's good through your June 1998 billing statement.



9.9% APR through June 1998
on all purchases made
February 17 - March 31.



Happy President's Day, Happy Valentine's Day
and happy shopping from your friends at Fleet.

It isn't every year that President's Day and Valentine's Day fall on the same weekend.

We think that's worth celebrating... and the perfect way is with this **0% APR Holiday Rate Sale** on your Fleet Credit Card. And remember, this rate sale lasts even longer than the holiday weekend. You'll still get a great low rate - only 9.9% APR - from February 17 through March 31. So start making your President's Day and Valentine's Day shopping plans now!

Mark your calendar, grab your Fleet Credit Card and hit the stores.

HOLIDAY RATE SALE TERMS AND CONDITIONS

* A promotional 0% **ANNUAL PERCENTAGE RATE** ("APR") (0.00000% daily periodic rate) will apply to purchases made with your Fleet Credit Card on February 14, February 15 and February 16, 1998 through April 15, 1998, and a promotional 9.9% **ANNUAL PERCENTAGE RATE** ("APR") (0.02712% daily periodic rate) will apply to purchases made with your Fleet Credit Card beginning February 17, 1998 through March 31, 1998 until your statement closing date in June, 1998, unless: (1) those balances are repaid on an earlier date; (2) your minimum payment is more than 30 days past due, then the Standard Rate for purchases will apply as of the first day of the next billing cycle; or (3) your Account is subject to Account Performance Reviews and Performance Pricing, and your account balances become subject to a higher Performance Rate.

Except as indicated above, your Standard Rate in your Credit Card Agreement applies to new and outstanding cash advance balances, and to new and outstanding purchase balances, unless any of your cash advance or purchase balances are otherwise eligible for a Preferred Rate or other promotional rate during or after this promotion in which case the lower rate will apply to the eligible balance categories.

For Gold cards, the variable Standard Rate for purchases and cash advances is currently 17.40% **APR** (0.04767% daily periodic rate). For Classic cards, the variable Standard Rate for purchases and cash advances is currently 17.70% **APR** (0.04849% daily periodic rate). For Gold and Classic Cards, the variable Performance Rate is currently 20.5% **APR** (0.05616% daily periodic rate). Minimum finance charge for purchases: \$.50 for each monthly billing cycle in which a finance charge is due; cash advance/cash equivalent transaction fee: 2.5% of each advance, \$3.00 minimum. If your Account is subject to an annual fee, that fee is \$40 for Gold cards; \$20 for Classic cards.

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Ready When You Are