



Sample credit card solicitation


The features of a Platinum credit card explained simply and attractively.

Earn up to a \$200 Bonus!



Why do you use the credit card you carry?


 Perhaps you got your current credit card years ago because of a low introductory rate? A rate that quickly morphed into something much higher.

 Or maybe you got it for the miles on your favorite airline? One you don't fly on any more because the service got worse, it went bankrupt, or because it's so hard to convert the miles to tickets when you want them.

Is it time to change your credit card?

THE WATERMARK PLATINUM CARD

- No annual fee
- 8.9% APR*
- 25-day grace period on purchases
- Buy your own airline ticket with the money you save!




Complete the form below or call
(206) 382-7000 or 1-800-732-9300
to apply for your Platinum Visa credit card.

Don't Pay An Annual Fee Or High Interest Rates

Whypay a high annual fee of \$50, \$60 or more?
Whypay rates of 20% or more?

If you don't know what rate you're paying now, get out your last statement. You may be surprised to see how much some banks think you should pay for the privilege of using their card. Lookat their small print and you may be shocked by their stingy grace periods on purchases and sky-high "penalty rates" when your payment is late, even by just one day.




There Is An Alternative

Get a Platinum card from your credit union.

- Don't pay an annual fee.
- Enjoy powerful savings with an interest rate of just 8.9% APR.*

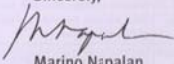
Earn Up To A \$200 Balance Transfer Bonus

You're put up with high fees for so long, why change now? Because if you get a Watermark Platinum card and transfer a balance from your old card, we'll credit your account with a bonus of up to \$200.



You Deserve A Better Credit Card

If you're thinking we'll turn out to be just as bad as your old credit card company, please think again. Remember, we aren't a for-profit bank. We're your not-for-profit, member-owned credit union. You already have an account here. You are already an owner. We work for you. We just want our Platinum credit card to work for you too.

Sincerely,

Marino Napalan
Vice President of Lending

P.S. Use the attached form to apply for your Platinum credit card. Be sure to use the balance transfer bonus form to get up to a \$200 bonus when you transfer a balance by March 31, 2006.

*Subject to approval of credit