



PO Box 7001 La Habra, CA 90632-7001
(800) 290-1112 Fax (562) 697-9634

American First Credit Union
700 N Harbor Blvd
La Habra, CA 90631

Account Number: 666666666
December 15, 2006

Dear Mr. American First Credit Union,

Congratulations! You have been approved for a **VISA CLASSIC credit card with a credit limit of \$1,000.00** and an initial **ANNUAL PERCENTAGE RATE** of 10.90%. Please refer to credit card **Plan 1** in the enclosed Variable Rate Credit Card Agreement and Federal Truth-In-Lending

Your new **VISA CLASSIC** credit card has been ordered and you should expect receipt by January 5, 2007. If by that date you have not received your card, please contact our Visa Department immediately at (800) 290-1112.

We hope that you will continue to think of us for all of your future financial needs. Thank you for allowing American First Credit Union the opportunity to serve you.

Sincerely,

Consumer Lending Department

JJT



PO Box 7001 La Habra, CA 90632-7001
(800) 290-1112 Fax (562) 697-9634

December 15, 2006

Account Number: 666666666

American First Credit Union
700 N Harbor Blvd
La Habra, CA 90631

Dear American First Credit Union,

Congratulations! You have been approved for a fixed rate Visa Platinum credit card with a credit limit of \$10,000.00. Your initial Annual Percentage Rate is 10.90%, which has a corresponding Daily Periodic Rate of 0.029863%. Please refer to the enclosed Visa Agreement and rate sheet for important account terms and disclosure.

A new card has been ordered for you. If you do not receive it by January 5, 2007 please call us immediately at 800/290-1112.

Thank you for choosing an American First Visa. If you questions about your Visa or any other financial services, a Credit Union representative will be happy to assist you.

Sincerely,

Consumer Lending

JJT



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December 15, 2006

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La Habra, CA 90631

Dear American First Credit Union,

Congratulations! You have been approved for a variable rate Visa Classic credit card (Plan 1) with a credit limit of \$10,000.00. Your initial Annual Percentage Rate is 10.90%, which has a corresponding Daily Periodic Rate of 0.029863%. Please refer to the enclosed Visa Agreement and rate sheet for important account terms and disclosure.

A new card has been ordered for you. If you do not receive it by January 5, 2007 please call us immediately at 800/290-1112.

Thank you for choosing an American First Visa. If you have any questions about your Visa or any other financial services, a Credit Union representative will be happy to assist you.

Sincerely,

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December 15, 2006

Dear Mr. American First Credit Union,

We are pleased to inform you that due to your excellent credit history we have **upgraded** your Visa to that of a Visa Platinum card. Your new credit limit will be \$10,000.00.

You may expect to receive your new Visa Platinum card by January 5, 2007. Please contact this office immediately should it not arrive by this date. You may continue to use your existing Visa Gold card until your Visa Platinum card arrives. Once received, be sure to cut and destroy your Visa Classic or Gold card as it will no longer be honored. **If your current Visa is used to pay for any recurring service such as fitness membership, internet access, or insurance premiums, please notify the company of the change in your card number as soon as possible.**

We look forward to serving all of your financial needs and thank you for your continued patronage.

Sincerely,

Consumer Loan Department

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American First Credit Union
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La Habra, CA 90631

Account Number: 666666666
December 15, 2006

Dear Ms. American First Credit Union,

We are pleased to inform you that due to your excellent credit history we have increased the credit limit on your Visa Gold card to \$5,000.00.

To take advantage of your new limit, simply use your Visa Gold card at any participating Visa location. It's that easy. You will continue to enjoy the low annual percentage rate and many benefits that your American First Visa Gold card provides.

We appreciate this opportunity to serve your financial needs and we look forward to your continued patronage.

Sincerely,

Consumer Loan Department

JJT