

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT A



aspire

PRESORTED
STANDARD
US POSTAGE
PAID
ASPIRE VISA

We think
you deserve
more credit!

- ▶ YOU'RE PRE-QUALIFIED!
- ▶ NO DEPOSIT REQUIRED

E-LIL-OB-1202-3883

PO Box 4505, Woburn, MA 01888



YOU'RE PRE-QUALIFIED

aspire

FOR

ASPIRE VISA

- Unsecured Visa card
- Credit line increase within 6 months when you make your payments on time**
- No deposit required
- Rebuild your credit†

Congratulations!

You have been **PRE-QUALIFIED*** for the Aspire® Visa® card with a credit limit of \$300*. We believe you deserve the purchasing power of Visa and here's your chance to get it! And, unlike a secured credit card, your Aspire Visa does not require a deposit.

Remain a customer in good standing, and you'll have the chance to improve your credit rating and build a better financial future.† Plus, if you make your first four minimum monthly payments on time, you'll receive a **credit line increase.**** After that, your account will be reviewed regularly for additional credit line increases – giving you added convenience and flexibility.** Here are some of the additional benefits that your Aspire Visa offers:

- Ability to access cash in emergencies at ATMs and financial institutions worldwide
- Acceptance at over 25 million locations worldwide
- Ability to reserve rental cars, hotel rooms and other services

Requesting your **PRE-QUALIFIED** Aspire Visa card is simple: just complete the enclosed Acceptance Certificate and return it in the postage-paid envelope provided. Once your account has been processed and approved, you will need to make a minimum monthly payment before you can activate your account

Sincerely,

Aspire Visa††

P.S. This limited-time offer expires soon, so return your application today!

* See the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information. Your available credit line may be reduced by certain fees that will be billed directly to your account, including an annual fee, an account opening fee, and an account maintenance fee, as described in the Summary of Credit Terms.

** If you make your first four minimum monthly payments on time, and remain a customer in good standing, you will receive a credit line increase by your sixth month of card membership. Additional credit line increases are subject to credit approval.

† We will report your account performance to all three major credit bureaus. Your credit rating at each bureau will be based on your performance with all of your reported credit accounts, not just your Aspire Visa account.

†† Aspire Visa accounts are issued by Columbus Bank and Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

SPE-01-LTR-3415



Visa Pre-Qualified Acceptance Certificate

aspire

Call 1-800-891-4964 or visit us at www.aspireyes.com for faster processing.

Invitation Number: 9999-999999999999
Compucredit 6/04
Program 625.5
English Control
N00300

No Deposit Fee

No Application Fee

Pre-Qualified

Yes, send my new Aspire Visa card.

Please return before: August 4, 2004

Previous Address (if less than 2 years at current address)

Street _____
City _____ State _____ Zip _____

* See the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

By signing, I request an Aspire Visa card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Summary of Credit Terms" and "Terms of Offer" printed on the enclosed insert, which insert includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company.
NOTE: This offer not valid for non-U.S. residents and residents of Iowa, Wisconsin or Puerto Rico.

Home Phone () _____

Name of Nearest Relative Not Living With You _____

Phone # of Nearest Relative Not Living With You () _____

E-Mail Address _____

Social Security No. _____

Date of Birth _____ / _____ / _____

Mother's Maiden Name _____

Work Phone () _____ Annual Income \$ _____

You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

TG/1 N00300

Signature _____ Date _____

SIGN ABOVE

00000048 3083-E-LIL-APP-040



Request the credit
you deserve today

with **Aspire Visa**

Introducing:

The Aspire Visa Card

Whether you're traveling, shopping or dining out, enjoy the convenience of the Aspire Visa.

Benefits

No deposit required

Regular account reviews for credit line increases*

Acceptance at over 25 million locations worldwide

*Subject to credit approval.

Requesting an Aspire Visa Card is simple.
Just follow these steps:

- 1 Complete the Acceptance Certificate.
Make sure you complete all applicable fields.
- 2 Mail your completed Acceptance Certificate
in the enclosed postage-paid envelope by the
expiration date.

You're Pre-Qualified!

aspire

LR-JNS-12/02-3863

Aspire® Visa®

Pre-Qualified • No Hassle

TERMS OF OFFER

• NY Residents: RETAIL INSTALLMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is correct and you agree to comply with the Bank Credit Card Agreement ("Agreement") furnished with your card.
- Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
- You must be at least 18 years of age.
- You authorize us to obtain a credit report on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
- You agree to repay all amounts due under the Agreement that will be mailed to you.
- This offer is not transferable and is not available for a corporate account.
- This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
- Your initial credit limit will depend on how you meet our established income and credit standards.
- Your account will be governed by federal and Georgia law.
- To ensure that customers receive quality service, we randomly select phone calls for monitoring. These calls, between our customers and employees, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
- You agree that we may communicate with you by electronic means using the electronic mail address provided to us on your Acceptance Certificate.
- **IMPORTANT - THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION.** The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.

Notice to California Residents: A married applicant may apply for a separate account. If this is a joint account, after credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.

Notice to Delaware Residents: Finance charges not in excess of those permitted by law on the outstanding balances from month to month.

Notice to Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

Notice to New York Residents: New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees, and grace periods. Call 1-800-518-8866.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

CUSTOMER IDENTIFICATION PROGRAM NOTICE

Important Information about Procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TDS-150-0304

SUMMARY OF CREDIT TERMS

Annual Percentage Rate for Purchases	As of January 25, 2004, 19.75%*
Other APRs	Cash Advance APR: 24.75%. Delinquency APR for Purchases: 25.75%. Delinquency APR for Cash Advances: 30.75%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 15.50% to the Prime Rate (defined below), but in no event will be less than 19.75%. The APR for Cash Advances is determined by adding 20.50% to the Prime Rate (defined below), but in no event will be less than 24.75%. The Delinquency APR for Purchases is determined by adding 21.50% to the Prime Rate but in no event will be less than 25.75%. The Delinquency APR for Cash Advances is determined by adding 26.50% to the Prime Rate but in no event will be less than 30.75%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual and Other Fees for Issuance or Availability	Annual Fee: \$150 per year Account Opening Fee: \$29 Monthly Maintenance Fee: \$6.50 (\$78 per year)
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35
Minimum Payment	4% of New Balance with a \$20 minimum

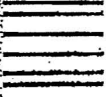
***Pre-Qualified Status.** In making this offer to you, we used credit information about you that we obtained from a consumer reporting agency. By the use of the term "Pre-Qualified," we mean that based upon the information contained in a prequalifying report provided to us by a consumer reporting agency, you satisfied the credit eligibility requirements for the credit product offered in this mailing. If we determine at the time you respond to the offer that you no longer satisfy the credit eligibility requirements that we previously established and you previously met, we may (i) consider you for an alternative card under the same terms as stated above, except as modified with respect to a higher alternative rate of finance charge and/or with a lower credit limit or (ii) not extend credit to you.

You have the right to prevent a credit-reporting agency from using information about you in its credit files in connection with transactions that you do not initiate. To exercise this right, notify the following reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328; or by calling 1 (888) 567-8688.

**The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments. The credit terms disclosed above are subject to change at any time pursuant to the terms of your Bank Credit Card Agreement.

3883-TIDS-150-0304

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

CREDIT CARD PROCESSING CENTER
PO BOX 4505
WOBURN MA 01888-9711



LIL-BRE-1202-3415

Wait! Before you mail:

- Did you fill out all information completely and sign your Acceptance Certificate?

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT B



aspire
Member Since 2004

PRESORTED
STANDARD
US POSTAGE
PAID
ASPIRE VISA

**We think
you deserve
more credit!**

- ▶ **YOU'RE PRE-QUALIFIED!**
- ▶ **NO DEPOSIT REQUIRED**

2004 Solicitation



Visa Pre-Qualified* Acceptance Certificate



Call 1-800-891-4964 for faster processing

Invitation Number: 9999-999999999999
Sample A. Sample 413.5
123 Main Street N9/1
Anytown, US 12345

No Deposit Fee

No Application Fee

Pre-Qualified

Accept online to get your card even faster: www.AspireYes.com

Yes, send my new Aspire Visa card.

Home Phone () _____

Name of Nearest Relative Not Living With You _____

Phone # of Nearest Relative Not Living With You () _____

E-Mail Address _____

Social Security No. _____

Date of Birth _____ / _____ / _____

Mother's Maiden Name _____

Please fill out and return before: March 3, 2005

Previous Address (if less than 2 years at current address)

Street _____

City _____ State _____ Zip _____

Work Phone () _____ Annual Income \$ _____

You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

* See the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

By signing, I request an Aspire Visa card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Summary of Credit Terms" and "Terms of Offer" printed on the enclosed insert, which insert includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company.

NOTE: This offer not valid for non-U.S. residents and residents of Iowa, Wisconsin or Puerto Rico.

N9/1 D00300 S100058

Signature  _____ Date _____

SIGN ABOVE

E-LIL-APP-0105



YOU'RE PRE-QUALIFIED*

aspire

FOR

ASPIRE VISA

- Unsecured Visa card
- Credit line increase within 6 months when you make your payments on time**
- No deposit required
- Rebuild your credit†

Congratulations!

You have been **PRE-QUALIFIED*** for the Aspire® Visa® card with a credit limit of \$300*. We believe you deserve the purchasing power of Visa and here's your chance to get it! And, unlike a secured credit card, your Aspire Visa does not require a deposit.

Remain a customer in good standing, and you'll have the chance to improve your credit rating and build a better financial future.† Plus, if you make your first four minimum monthly payments on time, you'll receive a **credit line increase.**** After that, your account will be reviewed regularly for additional credit line increases – giving you added convenience and flexibility.** Here are some of the additional benefits that your Aspire Visa offers:

- Ability to **access cash** in emergencies at ATMs and financial institutions worldwide
- Acceptance at over 25 million locations worldwide
- Ability to reserve rental cars, hotel rooms and other services

Requesting your **PRE-QUALIFIED** Aspire Visa card is simple: just complete the enclosed Acceptance Certificate and return it in the postage-paid envelope provided. Once your account has been processed and approved, you will need to make a minimum monthly payment before you can activate your account.

Sincerely,

Aspire Visa††

P.S. This limited-time offer expires soon, so return your application today!

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** If you make your first four minimum monthly payments on time, and remain a customer in good standing, you will receive a credit line increase by your sixth month of card membership. Additional credit line increases are subject to credit approval.

† We will report your account performance to all three major credit bureaus. Your credit rating at each bureau will be based on your performance with all of your reported credit accounts, not just your Aspire Visa account.

†† Aspire Visa accounts are issued by Columbus Bank and Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

SPE-01-LTR-3415



TERMS OF OFFER

• NY Residents: RETAIL INSTALLMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is correct and you agree to comply with the Bank Credit Card Agreement ("Agreement") furnished with your card.
- Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
- You must be at least 18 years of age.
- You authorize us to obtain a credit report on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
- You agree to repay all amounts due under the Agreement that will be mailed to you.
- This offer is not transferable and is not available for a corporate account.
- This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
- Your initial credit limit will depend on how you meet our established income and credit standards.
- Your account will be governed by federal and Georgia law.
- To ensure that customers receive quality service, we randomly select phone calls for monitoring. These calls, between our customers and employees, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
- You agree that we may communicate with you by electronic means using the electronic mail address provided to us on your Acceptance Certificate.
- **IMPORTANT — THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION.** The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.

Notice to California Residents: A married applicant may apply for a separate account. If this is a joint account, after credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.

Notice to Delaware Residents: Finance charges not in excess of those permitted by law on the outstanding balances from month to month.

Notice to Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

Notice to New York Residents: New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees, and grace periods. Call 1-800-518-8866.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

CUSTOMER IDENTIFICATION PROGRAM NOTICE

Important Information about Procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

3883-TIDS-150-0105

SUMMARY OF CREDIT TERMS

Annual Percentage Rate for Purchases	As of December 25, 2004, 19.50%*
Other APRs	Cash Advance APR: 25.50%. Delinquency APR for Purchases: 25.50%. Delinquency APR for Cash Advances: 31.50%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 14.50% to the Prime Rate (defined below), but in no event will be less than 19.50%. The APR for Cash Advances is determined by adding 20.50% to the Prime Rate (defined below), but in no event will be less than 25.50%. The Delinquency APR for Purchases is determined by adding 20.50% to the Prime Rate but in no event will be less than 25.50%. The Delinquency APR for Cash Advances is determined by adding 26.50% to the Prime Rate but in no event will be less than 31.50%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual and Other Fees for Issuance or Availability	Annual Fee: \$150 per year Account Opening Fee: \$29 Monthly Maintenance Fee: \$6.50 (\$78 per year)
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35
Minimum Payment	4% of New Balance with a \$20 minimum

***Pre-Qualified Status.** In making this offer to you, we used credit information about you that we obtained from a consumer reporting agency. By the use of the term "Pre-Qualified," we mean that based upon the information contained in a prequalifying report provided to us by a consumer reporting agency, you satisfied the credit eligibility requirements for the credit product offered in this mailing. If we determine at the time you respond to the offer that you no longer satisfy the credit eligibility requirements that we previously established and you previously met, we may (i) consider you for an alternative card under the same terms as stated above, except as modified with respect to a higher alternative rate of finance charge and/or with a lower credit limit or (ii) not extend credit to you.

Available Credit and Cash Advance Limitations: The initial minimum credit limit will be \$300 and the following fees will be billed to your first statement: Annual Fee of \$150, Account Opening Fee of \$29, and a Monthly Maintenance Fee of \$6.50 (\$78 per year). You must make a minimum monthly payment of \$20 upon receipt of your card to activate your account. Once your initial payment has been received, your available credit will be \$134.50.

You have the right to prevent a credit-reporting agency from using information about you in its credit files in connection with transactions that you do not initiate. To exercise this right, notify the following reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328; or by calling 1 (888) 567-8688.

**The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments. The credit terms disclosed above are subject to change at any time pursuant to the terms of your Bank Credit Card Agreement.

00100

aspire



Request the credit
you deserve today

with **Aspire Visa**

Introducing:

The **Aspire Visa** Card

Whether you're traveling, shopping or dining out, enjoy the convenience of the Aspire Visa.

Benefits

- **No deposit required***
- **Regular account reviews for credit line increases**
- **Acceptance at millions of locations worldwide**

*A first payment in the amount of \$20 must be received and processed before you can activate your card and use your account. See the accompanying Terms of Offer for details on account opening and card activation.

* Subject to credit approval.

**Requesting an Aspire Visa Card is simple.
Just follow these steps:**

- 1** Complete the Acceptance Certificate. Make sure you complete all applicable fields.
- 2** Mail your completed Acceptance Certificate in the enclosed postage-paid envelope by the expiration date.

You're **Pre-Qualified!**



NO POSTAGE
NECESSARY

IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

**CREDIT CARD PROCESSING CENTER
PO BOX 9180
CAMBRIDGE MA 02139-9873**



Wait! Before you mail:

- Did you fill out all information completely and sign your Acceptance Certificate?

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT C



PRESORTED
STANDARD
US POSTAGE
PAID
ASPIRE VISA

**We think
you deserve
more credit!**

- ▶ **YOU'RE PRE-QUALIFIED!**
- ▶ **NO DEPOSIT REQUIRED**

2005 Solicitation



Visa Pre-Qualified* Acceptance Certificate

aspire

Call 1-800-891-4964 for faster processing



No Deposit
No Application Fee
Pre-Qualified

Accept online to get your card even faster: www.AspireYes.com

Yes, send my new Aspire Visa card.

Home Phone () _____

Name of Nearest Relative Not Living With You _____

Phone # of Nearest Relative Not Living With You () _____

E-Mail Address _____

Social Security No. _____

Please fill out and return before: June 22, 2005

Date of Birth _____ / _____ / _____

Previous Address (if less than 2 years at current address)

Mother's Maiden Name _____

Street _____

City _____ State _____ Zip _____

Work Phone () _____ Annual Income \$ _____

* See the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

By signing, I request an Aspire Visa card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Summary of Credit Terms" and "Terms of Offer" printed on the enclosed insert, which insert includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company.

NOTE: This offer not valid for non-U.S. residents and residents of Iowa, Wisconsin or Puerto Rico.

P8 A00300 417.5/A/B09/0139924

Signature _____ Date _____

SIGN ABOVE

59477



YOU'RE PRE-QUALIFIED*

aspire

FOR

ASPIRE VISA

- Unsecured Visa card
- Credit line increase within 6 months when you make your payments on time*
- No deposit required*
- Rebuild your credit*

Congratulations!

You have been **PRE-QUALIFIED*** for the Aspire® Visa® card with a credit limit of \$300.* We believe you deserve the purchasing power of Visa and here's your chance to get it! And, unlike a secured credit card, your Aspire Visa does not require a deposit.

Remain a customer in good standing, and you'll have the chance to improve your credit rating and build a better financial future. Plus, if you make your first four minimum monthly payments on time, you'll receive a **credit line increase.*** After that, your account will be reviewed regularly for additional credit line increases – giving you added convenience and flexibility.*

Here are some of the additional benefits that your Aspire Visa offers:

- Ability to **access cash** in emergencies at ATMs and financial institutions worldwide
- Acceptance at millions of locations worldwide
- Ability to reserve rental cars, hotel rooms and other services

Requesting your **PRE-QUALIFIED** Aspire Visa card is simple: just complete the enclosed Acceptance Certificate and return it in the postage-paid envelope provided. Once your account has been processed and approved, you will need to make a minimum monthly payment before you can activate your account.

Sincerely,

Aspire Visa

P.S. This limited-time offer expires soon, so return your application today.

*** PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING THIS OFFER, INCLUDING FEE AND CREDIT LIMIT DETAILS.**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** on enclosed insert for more information about prescreened offers.

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IMPORTANT INFORMATION

Credit Terms

Please carefully review the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

Fee Information

Your Aspire Visa does not require a deposit. Your available credit line may be reduced by certain fees that will be billed directly to your account, including an annual fee, an account opening fee, and an account maintenance fee, as described in the Summary of Credit Terms included with this offer.

Your Credit Line

If you make your first four minimum monthly payments on time, and remain a customer in good standing, you will receive a credit line increase by your sixth month of card membership. Additional credit line increases are subject to credit approval.

Activating Your Account

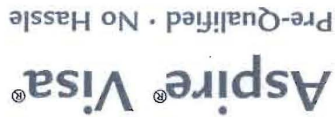
After you receive your card, a first payment of \$20 must be received and processed before you can activate your card and use your account. Please see important information in the "Account Opening and Card Activation" paragraph of the accompanying Terms of Offer. *Send no check now. Wait until you receive your statement.*

Credit Bureau Reporting

We will report your account performance to all three major credit bureaus. Your credit rating at each bureau will be based on your performance with all of your reported credit accounts, not just your Aspire Visa account. Consistently making your minimum payment on all accounts by the due date can improve your credit score over time.

Card Issuance and Servicing

Aspire Visa accounts are issued by Columbus Bank and Trust Company and serviced primarily by CompuCredit Corporation on behalf of Columbus Bank and Trust Company.



TERMS OF OFFER

• NY Residents: RETAIL INSTALMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is true and correct and you agree to comply with the Bank Credit Card Agreement ("Agreement") furnished with your card. If you do not activate or use your card, then you will not become legally responsible for any fees under your Agreement.
- **Account Opening and Card Activation:** Upon your acceptance of this offer, we will (i) open an account for you on our books, (ii) post the fees described in the Summary of Terms that apply to your account, (iii) send you your card and Bank Credit Card Agreement and (iv) send you your first monthly statement reflecting a minimum payment of \$20. Your first payment of \$20 must be received and processed before you can activate your card and use your account.
- You agree that the terms of your account, including any of the terms disclosed in this offer, may, at any time, be changed (including the addition or deletion of terms) in accordance with your Agreement. Such changes may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors, and/or changes in this or other card programs or bank policy.
- Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
- You must be at least 18 years of age.
- You authorize us to obtain a credit report on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
- You agree to repay all amounts due under the Agreement that will be mailed to you.
- This offer is not transferable and is not available for a corporate account.
- This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
- In the future, your credit limit will depend on how you meet our established income and credit standards. We reserve the right to change (to set, increase, decrease or remove) the credit limit for your account and/or for different types of account balances from time to time. Such changes may occur without prior written notice to you and may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors and/or changes in this program or bank policy.
- Your account will be governed by federal and, to the extent not preempted, Georgia law.
- To ensure that you receive quality service, you agree that we may randomly select phone calls for monitoring and/or recording. These calls, between you and our representatives, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
- You agree that we may communicate with you (for any reason relating to your account, including debt collection purposes) by electronic means using the electronic mail address provided to us on your acceptance certificate.
- **IMPORTANT - THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION.** The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.

Notice to California Residents: A married applicant may apply for a separate account. If this is a joint account, after credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.

Notice to Delaware Residents: Finance charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

Notice to New York Residents: New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees, and grace periods. Call 1-800-518-8866.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

CUSTOMER IDENTIFICATION PROGRAM

Important Information About Procedures For Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, street address, mailing address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

SUMMARY OF CREDIT TERMS

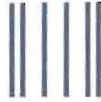
Annual Percentage Rate for Purchases	As of March 25, 2005: 19.75%*
Other APRs	Cash Advance APR: 25.75%. Delinquency APR for Purchases: 25.75%. Delinquency APR for Cash Advances: 31.75%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 14.00% to the Prime Rate (defined below), but in no event will be less than 19.50%. The APR for Cash Advances is determined by adding 20.00% to the Prime Rate, but in no event will be less than 25.50%. The Delinquency APR for Purchases is determined by adding 20.00% to the Prime Rate but, in no event will be less than 25.50%. The Delinquency APR for Cash Advances is determined by adding 26.00% to the Prime Rate but, in no event will be less than 31.50%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual and Other Fees for Issuance or Availability	Annual Fee: \$150 per year Account Opening Fee: \$29 (one time fee) Monthly Maintenance Fee: \$6.50 (\$78 per year)
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35
Minimum Payment	4% of billed New Balance with a \$20 minimum

***PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If we determine at the time you respond to the offer that you no longer satisfy the credit criteria that we previously established and you previously met, we may not extend credit to you. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1-888-567-8688; or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328.

**** Delinquency APR.** The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments.

Note: The credit terms disclosed above are subject to change at any time in accordance with the terms of your Bank Credit Card Agreement, including applicable advance notice requirements, if any.

Available Credit Limitations: Your initial credit limit will be \$300 and the following fees will be appear on your first statement: Annual Fee of \$150, and an Account Opening Fee of \$29. After making your initial minimum monthly payment of \$20, your available credit will be \$141.00. You will be billed a Monthly Maintenance Fee of \$6.50 (\$78 per year), after you make your first purchase. Your available credit may also be limited, from time to time, if you give your account number or card to a merchant that processes advance authorizations, such as a hotel, motel and car rental office. Such an authorization may limit your ability to make purchases and take cash advances on your account until the authorization is cancelled by the merchant and your available credit released.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

CREDIT CARD PROCESSING CENTER
PO BOX 9180
CAMBRIDGE MA 02139-9873



Wait! Before you mail:

-Did you fill out all information completely and sign your Acceptance Certificate?

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT D

The Aspire[®] Visa[®] Card

Whether you're traveling, shopping or dining out, enjoy the convenience of the Aspire Visa.

Benefits

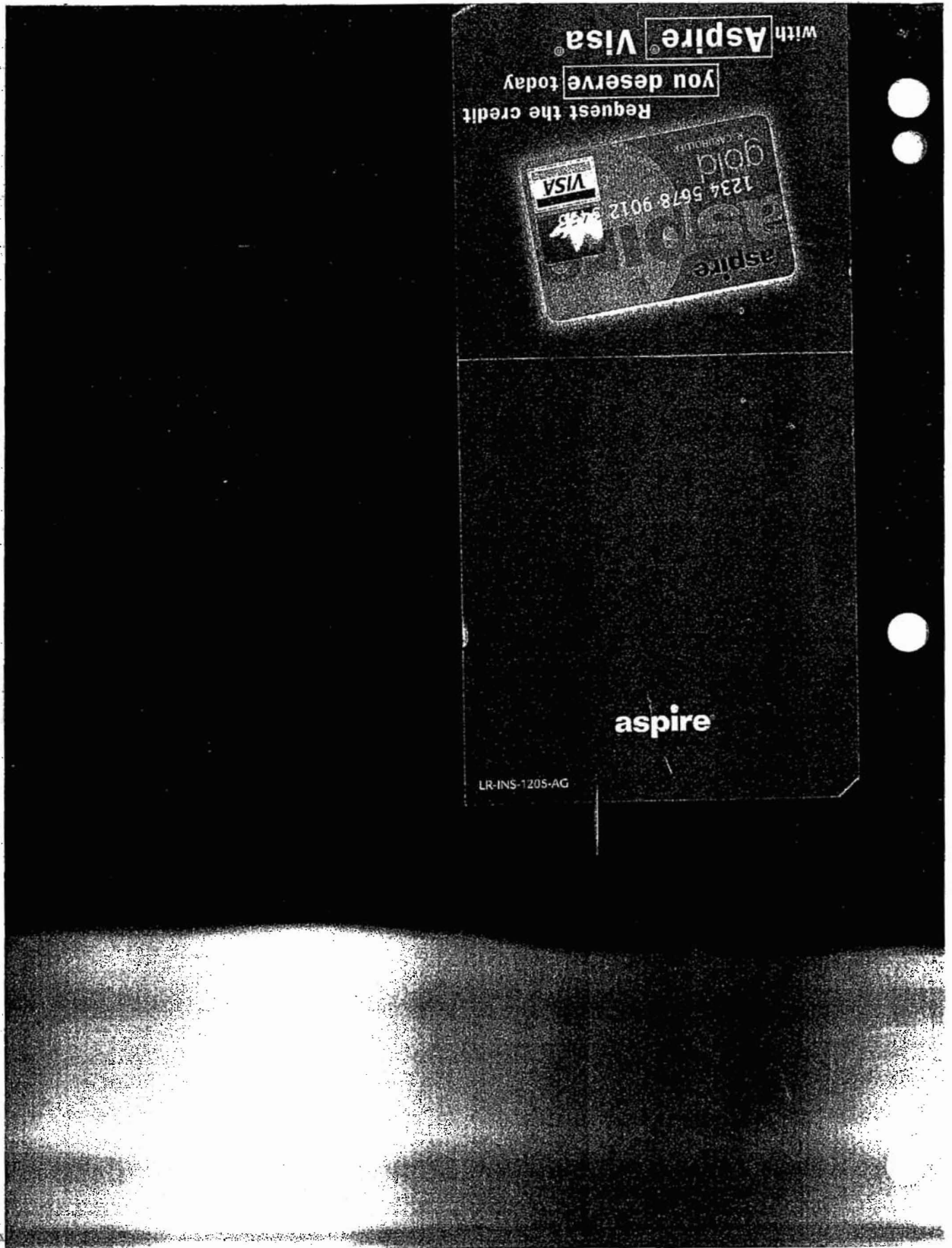
- Unsecured Visa Card*
- Regular account reviews for credit line increases*
- Acceptance at millions of locations worldwide

*See enclosed offer letter for details.
*Subject to credit approval.

Getting an Aspire Visa Card is simple. Just follow these steps.

- 1. Complete the Acceptance Certificate. Make sure you complete all applicable fields.
- 2. Mail your completed Acceptance Certificate in the enclosed postage-paid envelope by the expiration date.

You're Pre-Qualified!





Visa Pre-QualifiedSM Acceptance Certificate

aspire

Call 1-800-891-4964 for faster processing



Pre-Qualified
Unsecured Visa[®] card



Accept online to get your card even faster: www.AspireYes.com

Yes, send my new Aspire Visa card.

Please fill out and return before: April 25, 2006

Previous Address (if less than 2 years at current address)

Street _____

City _____ State _____ Zip _____

* See the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

By signing, I request an Aspire Visa card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Summary of Credit Terms" and "Terms of Offer" printed on the enclosed insert, which insert includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company.
NOTE: This offer not valid for non-U.S. residents and residents of Iowa, Wisconsin or Puerto Rico. In the event that I am not approved for a Aspire Visa credit card account, I agree that Aspire Visa may forward my Acceptance Certificate information and any other information you obtain in connection with my Acceptance Certificate (including any consumer credit report) to another lender who may offer me another financial product such as a debit card.

Home Phone () _____

Name of Nearest Relative Not Living With You _____

Phone # of Nearest Relative Not Living With You () _____

E-Mail Address _____

Social Security No. _____

Date of Birth _____ / _____ / _____

Mother's Maiden Name _____

Work Phone () _____ Annual Income \$ _____

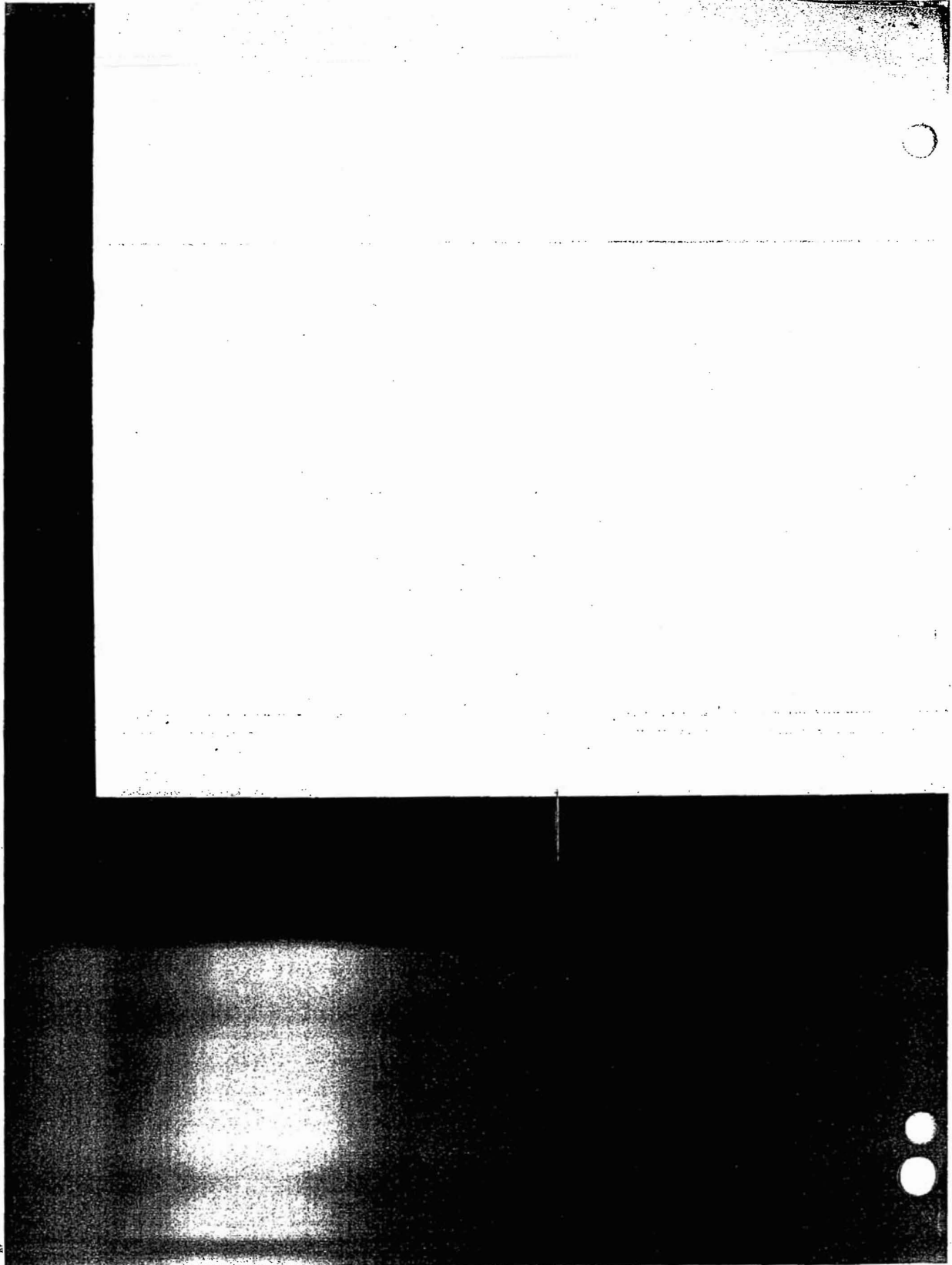
You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

Signature _____ Date _____

SIGN ABOVE

4B/A N00320 0657782

AE E-LIL-APP-0605





YOU'RE PRE-QUALIFIED*

aspire

FOR

ASPIRE® VISA®



- Unsecured Visa card
- Credit line increase within 6 months when you make your payments on time*
- Rebuild your credit*

Congratulations!

You have been PRE-QUALIFIED* for the Aspire® Visa® card with a credit limit of \$300.* We believe you deserve the purchasing power of Visa and here's your chance to get it!

Remain a customer in good standing, and you'll have the chance to improve your credit rating and build a better financial future. Plus, if you make your first four minimum monthly payments on time, you'll receive a credit line increase.* After that, your account will be reviewed regularly for additional credit line increases – giving you added convenience and flexibility.*

Here are some of the additional benefits that your Aspire Visa offers:

- Ability to access cash in emergencies at ATMs and financial institutions worldwide
- Acceptance at millions of locations worldwide
- Ability to reserve rental cars, hotel rooms and other services

Requesting your PRE-QUALIFIED Aspire Visa card is simple: just complete the enclosed Acceptance Certificate and return it in the postage-paid envelope provided. Once your account has been processed and approved, you will need to make a minimum monthly payment before you can activate your account.

Sincerely,

Aspire Visa

P.S. This limited-time offer expires soon, so return your application today.

* PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING THE TERMS OF THIS PRE-QUALIFIED OFFER.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on enclosed insert for more information about prescreened offers.

LAG-LTR-E-010x

IMPORTANT INFORMATION

Credit Terms

Please carefully review the enclosed insert, which is incorporated here by reference, for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

Fee Information and Available Credit

Your available credit line will be reduced by certain fees that will be billed directly to your account. These fees will include an annual fee, an account opening fee, and a monthly account maintenance fee, as described under the Available Credit Limitations in the Summary of Credit Terms included with this offer.

Your Credit Line

If you make your first four minimum monthly payments on time, and remain a customer in good standing, you will receive a credit line increase by your sixth month of card membership. Additional credit line increases are subject to credit approval.

Activating Your Account

After you receive your card, a first payment of \$20 must be received and processed before you can activate your card and use your account. Please see important information in the "Account Opening and Card Activation" paragraph of the accompanying Terms of Offer. *Send no check now. Wait until you receive your card.*

Credit Bureau Reporting

We will report your account performance to all three major credit bureaus. Your credit rating at each bureau will be based on your performance with all of your reported credit accounts, not just your Aspire Visa account. Consistently making your minimum payment on all accounts by the due date can improve your credit score over time.

Card Issuance and Servicing

Aspire Visa accounts are issued by Columbus Bank and Trust Company and serviced primarily by CompuCredit Corporation on behalf of Columbus Bank and Trust Company.

1AG-LTR 6

Pre-Qualified • No Hassle
Aspire Visa

TERMS OF OFFER

• NY Residents: RETAIL INSTALMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is true and correct and you agree to comply with the Bank Credit Card Agreement ("Agreement" furnished with your card. If you do not activate or use your card, then you will not become legally responsible for any fees under your Agreement.
 - **Account Opening and Card Activation:** Upon your acceptance of this offer, we will (i) open an account for you on our books if you continue to meet our pre-screen criteria, (ii) post the fees described in the Summary of Terms that apply to your account, (iii) send you your card and Bank Credit Card Agreement and (iv) send you your first monthly statement reflecting a minimum payment of \$20 once you receive your card mailer. Your first payment of \$20 must be received and processed by us before you can activate your card and use your account.
 - You agree that the terms of your account, including any of the terms disclosed in this offer, may, at any time, be changed (including the addition or deletion of terms) in accordance with your Agreement. Such changes may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors, and/or changes in this or other card programs or bank policy.
 - Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
 - You must be at least 18 years of age.
 - You authorize us to obtain credit reports on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. We can do this from time to time before and while your account is open, and after it is closed (if you owe any money). If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
 - You agree to repay all amounts due under the Agreement that will be mailed to you.
 - This offer is not transferable and is not available for a corporate account.
 - This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
 - In the future, your credit limit will depend on how you meet our established income and credit standards. We reserve the right to change (to set, increase, decrease or remove) the credit limit for your account and/or for different types of account balances from time to time. Such changes may occur without prior written notice to you and may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors and/or changes in this program or bank policy.
 - **Third Party Providers:** If we forward your name and address to one or more unaffiliated third parties as provided in the "Alternative Products" provision in the Prescreen & Opt-out Notice, you agree that we may, and you direct us to, also forward to such third party or parties (i) your Acceptance Certificate information, (ii) any credit report information that we obtained in our initial review of your acceptance and (iii) any other information that we may have gathered in our consideration of your acceptance (including but not limited to, telephone and address corrections).
- If you do not qualify for the Aspire Visa credit card but are pre-approved for a prepaid (stored value) card, then you request that an application form be sent to you at the address listed on your Acceptance Certificate.
- Your account will be governed by federal and, to the extent not preempted, Georgia law.
- To ensure that you receive quality service, you agree that we may randomly select phone calls for monitoring and/or recording. These calls, between you and our representatives, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
 - You agree that we may communicate with you (for any reason relating to your account, including debt collection purposes) by electronic means using the electronic mail address provided to us on your acceptance certificate and/or by automatic dialers which may play recorded messages, and that no such communication will be deemed unsolicited.
 - **IMPORTANT - THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION. The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.**
- Notice to California Residents:** A married applicant may apply for a separate account. If this is a joint account, after credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.
- Notice to Delaware Residents:** Finance charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.
- Notice to Maryland Residents:** Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.
- Notice to New York Residents:** New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees, and grace periods. Call 1-800-518-8866.
- Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.
- Notice to Married Wisconsin Residents:** No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.
- CUSTOMER IDENTIFICATION PROGRAM**
Important Information About Procedures For Opening A New Account
 To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
 What this means for you: When you open an account, we will ask for your name, street address, mailing address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

SUMMARY OF CREDIT TERMS*

Annual Percentage Rate for Purchases	As of December 25, 2005: 19.75%
Other APRs	Cash Advance APR: 25.75%. Delinquency APR for Purchases: 25.75%. Delinquency APR for Cash Advances: 31.75%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 12.50% to the Prime Rate (defined below), but in no event will be less than 19.50%. The APR for Cash Advances is determined by adding 18.50% to the Prime Rate, but in no event will be less than 25.50%. The Delinquency APR for Purchases is determined by adding 18.50% to the Prime Rate but, in no event will be less than 25.50%. The Delinquency APR for Cash Advances is determined by adding 24.50% to the Prime Rate but, in no event will be less than 31.50%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual and Other Fees for Issuance or Availability	Annual Fee: \$150 per year Account Opening Fee: \$29 (one time fee) Monthly Maintenance Fee: \$6.50 (\$78 per year)
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35

***PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If we determine at the time you respond to the offer that you no longer satisfy the credit criteria that we previously established and you previously met, we may not extend credit to you.

If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1-888-567-8688; or write: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's "Opt Out Request", P.O. Box 505, Woodlyn, PA 19094-0505.

Alternative Products: If we deny your acceptance of this offer for any reason, you agree that we may (but are not obligated to) forward your name and address to a third party who may consider you for an alternative consumer financial product or service such as a prepaid (stored value) card. See "Third Party Providers" in the "TERMS OF OFFER" Section.

**** Delinquency APR.** The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments.

Note: The credit terms disclosed above are subject to change at any time in accordance with the terms of your Bank Credit Card Agreement, including applicable advance notice requirements, if any.

Available Credit Limitations: Your initial credit limit will be \$300 and the following fees will appear on your first statement: Annual Fee of \$150, and an Account Opening Fee of \$29. After making your initial minimum monthly payment of \$20 following the receipt of your card mailer, your available credit will be \$141. You will be billed a Monthly Maintenance Fee of \$6.50 (\$78 per year), beginning after you make your first purchase. Your available credit may also be limited, from time to time, if you give your account number or card to a merchant that processes advance authorizations, such as a hotel, motel or car rental office. Such an authorization may limit your ability to make purchases and take cash advances on your account until the authorization is cancelled by the merchant and your available credit released.

1975-SAS-E-300-4



aspire

PRESORTED
STANDARD
US POSTAGE
PAID
ASPIRE VISA

We think

you deserve

more credit!



▶ **YOU'RE PRE-QUALIFIED*!**

*SEE INSIDE FOR MORE DETAILS



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

CREDIT CARD PROCESSING CENTER
PO BOX 9180
CAMBRIDGE MA 02139-9873



CCSP-BRE-1005

**Do not send any payment now!
Wait until you receive your first statement.**

E-LL-OE-1205-AG

PO Box #180, Cambridge, MA 02189-9873

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT E



Number of Cards: 1

Credit Line: \$█

Account Number: ██████████

Your New Aspire® Visa Gold® Card Has Arrived.....

To Begin Using it.....

1. **Make your \$20 Initial payment.***
Call toll-free 1-866-705-3585 to pay by phone OR mail a check or money order for \$20 in the enclosed postage-paid envelope. Please be sure to clearly write your 16-digit account number on the front of your check or money order.
2. **Allow 7-10 days for payment processing.**
3. **Call to verify receipt of your card.**
Call toll-free 1-866-705-3585 from your home phone.
4. **Your card is now fully activated and is ready to be used.**

Activate Your Card Today!

Aspire Visa offers you the chance to rebuild your credit**. In addition, if you make your first 4 minimum monthly payments on time, you'll receive a credit line increase†.

Thank you for choosing the Aspire Visa Card!

See Summary of Terms and any additional disclosures on the back

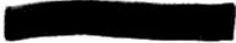
To Activate: Detach and Return with Your Payment



Payment Amount: \$20.00

To: Aspire Visa
P.O. Box 23007
Columbus, GA 31902-3007

When mailing your payment, please use the enclosed postage-paid envelope.



⑆00020008⑆ ⑆00020008⑆

Summary of Terms
 Reflecting rates and terms as of **NOVEMBER 15, 2004**

Credit Line:	\$0	Late payment fee:	\$35
Annual Fee:	\$150	Overlimit fee:	\$35
Account Opening Fee:	\$20	Returned check fee:	\$35
Account Maintenance Fee (per month):	\$7.50	Cash Advance Fee FINANCE CHARGE:	8% (\$5 minimum)
Minimum Payment Percentage:	4%		
Minimum Payment Amount:	\$20		

Rate of Finance Charge	Margin	Monthly Periodic Rate	Corresponding ANNUAL PERCENTAGE RATE	Minimum Monthly Periodic Rate	Corresponding Minimum ANNUAL PERCENTAGE RATE
Purchases	15.50%	1.687%	20.23%	1.645%	19.75%
Purchase Delinquency	21.50%	2.187%	28.23%	2.145%	25.75%
Cash Advances	20.50%	2.104%	25.23%	2.062%	24.75%
Cash Advances Delinquency	25.50%	2.604%	31.23%	2.562%	30.75%

See your Bank Credit Card Agreement for other terms and conditions of your Aspire Visa Gold Account. Keep this Summary of Terms, which is part of your Agreement.

* You agree that we may decline to authorize any transactions (other than the imposition of any annual fee, account opening fee, or account maintenance fee, as applicable, or other fees and charges imposed by us pursuant to your Agreement), until you have made an initial minimum payment in the amount of \$20 on your account.

** We will report your account performance to all three major credit bureaus. Your credit rating at each bureau will be based on your performance with all of your reported credit accounts, not just your Aspire Visa account.

† If you make your first four minimum monthly payments on time, and remain a customer in good standing, you will receive a credit line increase by your sixth month of card membership. Additional credit line increases are subject to credit approval.

Aspire Visa accounts are issued by Columbus Bank and Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank and Trust Company.

QUICK REFERENCE INFORMATION

Customer Service: 1-866-816-6993

Payment Address:
 Aspire Visa
 P.O. Box 23007
 Columbus GA 31902-3007

For ATM Locations: 1.800.THE.PLUS

AUTOMATIC PAYMENT PLAN

- Have your monthly payment drafted automatically from your checking account.
- Never worry about a late payment.
- For more information call customer service.

GREAT CARD FEATURES

- Worldwide Acceptance
- Instant Cash Access
- Travel Accident Insurance
- Auto Rental Coverage
- Roadside Assistance



556619 (Rev. 04/04)

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT F



P.O. Box 9180
Cambridge, MA 02139

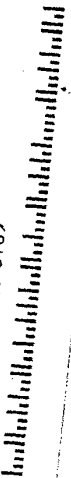
633.1

PERMIT STD
U.S. POSTAGE
PAID
ASPIRE

MS

Claim your new gold card today

Invitation Number: 9999-999999999999
John Q. Sample
123 Main Street
Anytown, US 12345-6789



No Annual Fee No Application Fee
Credit line up to:

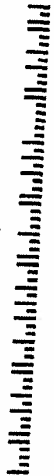
\$3,250



Visa® Gold Pre-Qualified* Acceptance Certificate **aspire**®

Call 1-800-245-7741 for Faster Processing

Invitation Number: 9999-999999999999
John Q. Sample
123 Main Street
Anytown, US 12345-6789



No Annual Fee No Application Fee
Credit line up to:

\$3,250

Accept online to get your card even faster: www.AspireYes.com

Yes, send my new Aspire Visa Gold card.

Please return before date: April 18, 2005

Previous Address (if less than 2 years at current address)

Street _____

City _____ State _____ Zip _____

M8 N00008 633.1/D/E01/0202585

Home Phone () _____

E-Mail Address _____

Social Security No. _____

Date of Birth _____ / _____ / _____

Mother's Maiden Name _____

Work Phone () _____ Annual Income \$ _____

You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

By signing, I request an Aspire Visa Gold card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company, Wisconsin or Puerto Rico.

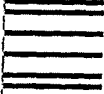
Signature **X**

Date _____

SIGN ABOVE

3885-GLD-CWO/AFI-004

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA
POSTAGE WILL BE PAID BY ADDRESSEE

CREDIT CARD PROCESSING CENTER
PO BOX 9180
CAMBRIDGE MA 02139-9873



aspire

Send for this gold card today

Just mail back the enclosed form or
visit us at www.AspireYes.com



YOU have earned a new Aspire Visa® Gold card. It can be used at millions of places around the world, and it costs you nothing to send for your card.

- No deposit fee*
- No application fee
- Great credit line!

Use your new credit card to buy the things you want right away, or to get money from most cash machines. Your card is a great value, too, because you get gold benefits like these, at no extra charge:


- Auto rental insurance†
- Extended warranty service†

To claim your card, mail back the enclosed certificate.

You do not pay a deposit fee, or any application fee. So it costs nothing to mail back the enclosed Acceptance Certificate today. Remember, you have been pre-qualified so why wait? Respond today.

Sincerely,

Aspire Visa††

More 

* See the enclosed insert which is incorporated here by a reference for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

† Certain restrictions, limitations and exclusions apply. Full terms and conditions will be provided when you receive your card.

†† Aspire Visa accounts are issued by Columbus Bank and Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

Here's what you get with your new card

- ▶ **No deposit** – you do not have to send any money to get your Visa® Gold card.
- ▶ **Great credit line** – up to the total on the Acceptance Certificate. Plus, as long as you are an active customer in good standing, we will review your account for increases periodically.
- ▶ **No finance charges on purchases*** – for the first 25 days if you pay your balance in full each month by the payment due date.
- ▶ **Low monthly payments** – as low as 3% of your balance (minimum \$10).
- ▶ **\$250,000 Travel Accident Insurance** – when you charge plane, train, bus or other common carrier tickets to your Aspire Visa Gold card.†
- ▶ **Auto rental insurance** – covers your rental cars for collision or loss when the car is rented with your Visa Gold card.†
- ▶ **Travel emergency service** – offers 24 hour help and referrals for a wide range of medical, legal and travel needs!†
- ▶ **Warranty manager service** – doubles the original manufacturer's U.S. warranty up to an additional year on purchases made with your Aspire Visa Gold card.†

Just mail back the enclosed form

* See the enclosed insert which is incorporated here by a reference for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

† Certain restrictions, limitations and exclusions apply.

3889-GI-DJ-TR-0004

No Deposit Fee • Pre-Qualified • No Hassle

Aspire[®] Visa[®]

TERMS OF OFFER

• NY Residents: RETAIL INSTALMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is correct and you agree to comply with the Bank Credit Card Agreement ("Agreement") furnished with your card.
- Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
- You must be at least 18 years of age.
- You authorize us to obtain a credit report on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
- You agree to repay all amounts due under the Agreement that will be mailed to you.
- This offer is not transferable and is not available for a corporate account.
- This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
- Your initial credit limit will depend on how you meet our established income and credit standards.
- Your account will be governed by federal and Georgia law.
- To ensure that customers receive quality service, we randomly select phone calls for monitoring. These calls, between our customers and employees, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
- You agree that we may communicate with you by electronic means using the electronic mail address provided to us on your Acceptance Certificate.
- **IMPORTANT — THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION. The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.**

Notice to California Residents: A married applicant may apply for a separate account. If this is a joint account, after credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.

Notice to Delaware Residents: Finance charges not in excess of those permitted by law on the outstanding balances from month to month.

Notice to Maryland Residents: Finance charges will be imposed in amounts or at rates not in excess of those permitted by law.

Notice to New York Residents: New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees, and grace periods. Call 1-800-518-8866.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

CUSTOMER IDENTIFICATION PROGRAM NOTICE

Important Information about Procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

5674-TDS-EP-0205

Annual Percentage Rate (APR) for Purchases	As of January 25, 2005: 29.99%*
Other APRs	Cash Advance APR: 29.99%. Delinquency APR for Purchases: 35.99%. Delinquency APR for Cash Advances: 35.99%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 24.75% to the Prime Rate (defined below), but in no event will be less than 29.75%. The APR for Cash Advances is determined by adding 24.75% to the Prime Rate (defined below), but in no event will be less than 29.75%. The Delinquency APR for Purchases is determined by adding 30.75% to the Prime Rate but in no event will be less than 35.75%. The Delinquency APR for Cash Advances is determined by adding 30.75% to the Prime Rate but in no event will be less than 35.75%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fees	Annual Fee: \$85 per year *
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35
Minimum Payment	3% of New Balance with a \$10 minimum

***Pre-Qualified Status.** In making this offer to you, we used credit information about you that we obtained from a consumer reporting agency. By the use of the term "Pre-Qualified," we mean that based upon the information contained in a prequalifying report provided to us by a consumer reporting agency, you satisfied the credit eligibility requirements for the credit product offered in this mailing. If we determine at the time you respond to the offer that you no longer satisfy the credit eligibility requirements that we previously established and you previously met, we may (i) consider you for an alternative card under the same terms as stated above, except as modified with a lower credit limit, minimum \$500, or (ii) not extend credit to you.

You have the right to prevent a credit-reporting agency from using information about you in its credit files in connection with transactions that you do not initiate. To exercise this right, notify the following reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328; or by calling 1 (888) 567-8688.

**The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments. The credit terms disclosed above are subject to change at any time pursuant to the terms of your Bank Credit Card Agreement.

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT G

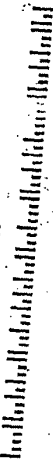


P.O. Box 9180
Cambridge, MA 02139

PRSR1 STD
U.S. POSTAGE
PAID
ASPIRE

Claim your new gold card today

Invitation Number: 9999-9999999999
John Q. Sample
123 Main Street
Anytown, US 12345-6789



No Annual Fee
No Application Fee
Credit line up to:

\$3,250

Confidential Treatment Requested by Columbus Bank and Trust Company



Visa® Gold Pre-Qualified* Acceptance Certificate



Call 1-800-245-7741 for Faster Processing

Invitation Number: 9999-999999999999
John Q. Sample
123 Main Street
Anytown, US 12345-6789

No Annual Fee No Application Fee
Credit line up to:

\$3,250



Accept online to get your card even faster: www.AspireYes.com

Yes, send my new Aspire Visa Gold card.

Please return before date: May 24, 2005



S5 N00039 634.1/C3/B06/0128909

Home Phone () _____

E-Mail Address _____

Social Security No. _____

Date of Birth / / _____

Mother's Maiden Name _____

Work Phone () _____ Annual Income \$ _____

You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the credit extended to you.

By signing, I request an Aspire Visa Gold card and ask that an account be opened for me. I certify that everything I have stated in this Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Summary of Credit Terms" and "Terms of Offer" printed on the enclosed insert, which insert includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Aspire Visa card will be issued by Columbus Bank and Trust Company.

NOTE: This offer not valid for non-U.S. residents and residents of Iowa, Wisconsin or Puerto Rico.

Signature _____ Date _____

5674-GLD-CWO/APP-0205

Protect your Aspire Visa Card Account
YES, I want to protect my Aspire Visa Card. Please enroll me in optional CardSafe. By providing my initials, I certify that I have read the Important CardSafe Disclosures, including program cost, on the back of the enclosed letter. I acknowledge that my purchase of CardSafe is optional, not required to obtain credit, and I may cancel at any time. Initial Here _____



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 27034 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

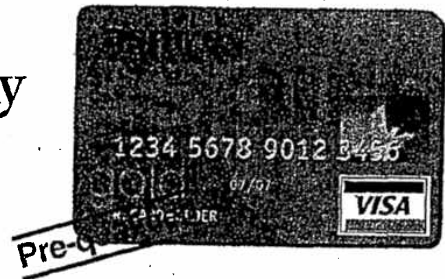
CREDIT CARD PROCESSING CENTER
PO BOX 9180
CAMBRIDGE MA 02139-9873



aspire®

Send for this gold card today

Just mail back the enclosed form or
visit us at www.AspireYes.com



You have earned a new Aspire Visa® Gold card. It can be used at millions of places around the world, and it costs you nothing to send for your card.

- No deposit*
- No application fee
- Great credit line! **

Use your new credit card to buy the things you want right away, or to get money from most cash machines. Your card is a great value, too, because you get gold benefits like these, at no extra charge:

- Auto rental insurance†
- Extended warranty service†

To claim your card, mail back the enclosed certificate.

You do not pay a deposit, or any application fee. So it costs nothing to mail back the enclosed Acceptance Certificate today. Remember, you have been pre-qualified so why wait? Respond today.

Sincerely,

Aspire Visa™

More →

* See the enclosed insert which is incorporated here by a reference to a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

** Fifty percent of your initial credit limit will be available to you as soon as your card is activated. Provided that your account had been used and maintained in a satisfactory manner, your entire initial credit line will be available to you on the first day of the fourth month following your account opening date.

† Certain restrictions, limitations and exclusions apply. Full terms and conditions will be provided when you receive your card.

†† Aspire Visa accounts are issued by Columbus Bank and Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the enclosed insert for more information about prescreened offers.

Here's what you get with your new card

- ▶ **No deposit** – you do not have to send any money to get your Aspire Visa® Gold card.
- ▶ **Great credit line*** – up to the total on the Acceptance Certificate. Plus, as long as you are an active customer in good standing, we will raise the amount as soon as we can.
- ▶ **No finance charges on purchases**** – for the first 25 days if you pay your balance in full each month by the payment due date.
- ▶ **Low monthly payments** – as low as 3% of your balance (minimum \$10).
- ▶ **\$250,000 Travel Accident Insurance** – when you charge plane, train, bus or other common carrier tickets to your Aspire Visa Gold card.†
- ▶ **Auto rental insurance** – covers your rental cars for collision or loss when the car is rented with your Visa Gold card.†
- ▶ **Travel emergency service** – offers 24 hour help and referrals for a wide range of medical, legal and travel needs!†
- ▶ **Warranty manager service** – doubles the original manufacturer's U.S. warranty up to an additional year on purchases made with your Aspire Visa Gold card.†

Here's what you can add to your new card

- ▶ **Payment Protection** – This optional feature can stop or skip your monthly payment one to three months for qualified events. To add this important feature to your Aspire Visa card, simply initial the appropriate box located on your Acceptance Certificate.††

Just mail back the enclosed form

- * Fifty percent of your initial credit limit will be available to you as soon as your card is activated. Provided that your account had been used and maintained in a satisfactory manner, your entire initial credit line will be available to you on the first day of the fourth month following your account opening date.
- ** See the enclosed insert which is incorporated here by a reference for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.
- † Certain restrictions, limitations and exclusions apply.
- †† **Important CardSafe Disclosures** - CardSafe is an optional amendment to your Cardmember Agreement. Whether or not you purchase CardSafe will not affect your application for credit or the terms of any existing credit agreement you have with Columbus Bank and Trust Company. There is a monthly \$9.95 purchase price for CardSafe which will be billed directly to your new Aspire Visa account. You may cancel CardSafe within sixty (60) days from the CardSafe Cardholder Addendum enrollment date and receive a full credit of any billed CardSafe fee. We will give you additional information about this Debt Protection product before your payment due date. This information will include additional disclosures and a copy of the CardSafe Cardholder Addendum containing the terms of CardSafe. There are eligibility requirements, conditions and exclusions that could prevent you from receiving protection under the CardSafe Cardholder Addendum. CardSafe is not available in all states.

GLD-CS-LTR-0305

No Annual Fee • Pre-Qualified • No Hassle

Aspire[®] Visa[®]

TERMS OF OFFER

• NY Residents: RETAIL INSTALMENT CREDIT AGREEMENT

- By signing the Acceptance Certificate, you certify that the information provided is correct and you agree to comply with the Bank Credit Card Agreement ("Agreement") furnished with your card. You agree that the terms of your account, including any of the terms disclosed in this offer, may, at any time, be changed (including the addition or deletion of terms) in accordance with your agreement. Such changes may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors, and/or changes in this or other card programs or bank policy.
- Your Acceptance Certificate must be fully complete, accurate, and signed by you, and we must receive it on or before the date indicated on its face. If your Acceptance Certificate is received after the date indicated on its face, we may ask you to complete a separate application and evaluate the application independently under our standard credit criteria. You understand and agree that you cannot alter the terms of our offer. We can ignore and will not be obligated by any special instructions or conditions that you may include on or with your Acceptance Certificate.
- You must be at least 18 years of age.
- You authorize us to obtain a credit report on you from consumer reporting agencies for any legal purpose, including any update, extension of credit, review, or collection of your account. If you request, you will be informed whether any credit report was requested, and if so, the name and address of the consumer reporting agency furnishing this report.
- You agree to repay all amounts due under the Agreement that will be mailed to you.
- This offer is not transferable and is not available for a corporate account.
- This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin, Puerto Rico or other U.S. territories.
- Your initial credit limit will depend on how you meet our established income and credit standards. We reserve the right to change (to set, increase, decrease or remove) the credit limit for your account and/or for different types of account balances from time to time. Such changes may occur without prior written notice to you and may be based upon factors including, but not limited to, anti-fraud policies and procedures, behavior scoring, your credit history with us or with other creditors and/or changes in this or other card programs or bank policy.
- Your account will be governed by federal and Georgia law.
- To ensure that customers receive quality service, we randomly select phone calls for monitoring. These calls, between our customers and employees, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.
- You agree that we may communicate with you by electronic means using the electronic mail address provided to us on your Acceptance Certificate.
- **IMPORTANT — THE AGREEMENT YOU RECEIVE CONTAINS A BINDING ARBITRATION PROVISION. IF A DISPUTE IS RESOLVED BY BINDING ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO GO TO COURT OR HAVE THE DISPUTE HEARD BY A JURY, TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PERMITTED UNDER THE CODE OF PROCEDURE OF THE NATIONAL ARBITRATION FORUM ("NAF"), OR TO PARTICIPATE AS PART OF A CLASS OF CLAIMANTS RELATING TO SUCH DISPUTE. OTHER RIGHTS AVAILABLE TO YOU IN COURT MAY BE UNAVAILABLE IN ARBITRATION.** The arbitrator's decision may be final and binding. You may obtain the NAF's current code of procedure, rules and forms from any local NAF office, by visiting the NAF website at <http://www.arb-forum.org>, by calling 1-800-474-2371 or by writing the NAF at P.O. Box 50191, Minneapolis, MN 55405. Read the Arbitration Provision in your Agreement carefully.

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Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 766.70 adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

CUSTOMER IDENTIFICATION PROGRAM NOTICE

Important Information about Procedures for opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other

56747DS-BH-0405

SUMMARY OF CREDIT TERMS

Annual Percentage Rate (APR) for Purchases	As of February 25, 2005: 27.50%*
Other APRs	Cash Advance APR: 29.99%. Delinquency APR for Purchases: 33.50%. Delinquency APR for Cash Advances: 35.99%. See explanation below.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 22.00% to the Prime Rate (defined below), but in no event will be less than 27.50%. The APR for Cash Advances is determined by adding 25.00% to the Prime Rate (defined below), but in no event will be less than 29.99%. The Delinquency APR for Purchases is determined by adding 28.00% to the Prime Rate but in no event will be less than 33.50%. The Delinquency APR for Cash Advances is determined by adding 31.00% to the Prime Rate but in no event will be less than 35.99%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.
Grace Period for Repayment of the Balance for Purchases	No less than 25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Annual Fees	Annual Fee: \$0 per year
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding Your Credit Limit	Transaction Fee for Cash Advances: 5% of the advance with a \$5 minimum Late Payment Fee: \$35 Over-Limit Fee: \$35
Minimum Payment	3% of New Balance with a \$10 minimum

***PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If we determine at the time you respond to the offer that you no longer satisfy the credit criteria that we previously established and you previously met, we may (i) consider you for an alternative card under the same terms as stated above, except as modified below with respect to a higher alternative rate of finance charge and/or with a lower credit limit, minimum \$500, or (ii) not extend credit to you. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1888-567-8688; or write Equifax Options, P.O. Box 740123, Atlanta, Ga 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328.

**The Delinquency APR will apply in the event that you do not pay the required minimum payment by its due date for two consecutive billing cycles or for any four billing cycles in any 12-month period. The Delinquency APR will end after you make six consecutive timely payments.

The credit terms disclosed above are subject to change at any time pursuant to the terms of your Bank Credit Card Agreement.

Alternative Rates of Finance Charge

Annual Percentage Rate (APR) for Purchases	As of February 25, 2005: 29.99%*
Other APRs	Cash Advance APR: 29.99%. Delinquency APR for Purchases: 35.99%. Delinquency APR for Cash Advances: 35.99%. See explanation above.**
Variable Rate Information	Your APR may vary. The APR for Purchases is determined by adding 24.75% to the Prime Rate (defined below), but in no event will be less than 29.75%. The APR for Cash Advances is determined by adding 24.75% to the Prime Rate (defined below), but in no event will be less than 29.75%. The Delinquency APR for Purchases is determined by adding 30.75% to the Prime Rate but in no event will be less than 35.75%. The Delinquency APR for Cash Advances is determined by adding 30.75% to the Prime Rate but in no event will be less than 35.75%. The Prime Rate used to determine the applicable APR is the highest "Prime Rate" as published in the "Money Rates" section of <i>The Wall Street Journal</i> on the 25th day (or if not published on the 25th, then on the date of the next publication following the 25th) of any of the three calendar months immediately preceding the month in which the Billing Cycle begins.

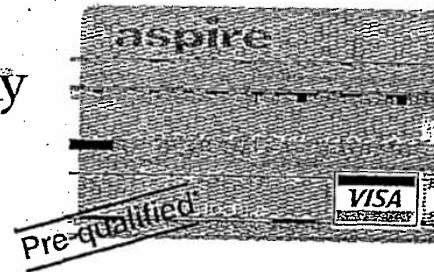
You have the right to prevent a credit-reporting agency from using information about you in its credit files in connection with transactions that you do not initiate. To exercise this right, notify the following reporting agencies: Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Experian Consumer Services, 901 W. Bond St., Lincoln, NE 68521; TransUnion LLC's Name Removal Option, P.O. Box 97328, Jackson, MS 39288-7328; or by calling 1 (888) 567-8688.

5674-TIDS-EH-0405

aspire®

Send for this gold card today

Just mail back the enclosed form or
visit us at www.AspireYes.com



YOU have earned a new Aspire Visa® Gold card. It can be used at millions of places around the world, and it costs you nothing to send for your card.

- No Annual Fee*
- No application fee

Use your new credit card to buy the things you want right away, or to get money from most cash machines. Your card is a great value, too, because you get gold benefits like these, at no extra charge:

- Auto rental insurance†
- Extended warranty service†

You do not pay a deposit or any application fee. Remember, you have been pre-qualified. So why wait? Respond today.

Sincerely,

Aspire Visa™

More →

*See the enclosed insert which is incorporated here by a reference for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

†Certain restrictions, limitations and exclusions apply. Full terms and conditions will be provided when you receive your card.

††Aspire Visa accounts are issued by Columbus Bank & Trust Company and primarily serviced by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRESCREEN & OPT-OUT NOTICE on the enclosed insert for more information about prescreened offers.

2192-CAS-E-LTR-OLC

Confidential Treatment Requested by Columbus Bank and Trust Company

C-000455

Here's what you get with your new card

- ▶ No deposit – you do not have to send any money to get your Visa® Gold card.
- ▶ No finance charges on purchases* – for the first 25 days if you pay your balance in full each month by the payment due date.
- ▶ Low monthly payments – as low as 3% of your balance (minimum \$10).
- ▶ \$250,000 Travel Accident Insurance – when you charge plane, train, bus or other common carrier tickets to your Aspire Visa Gold card.†
- ▶ Auto rental insurance – covers your rental cars for collision or loss when the car is rented with your Visa Gold card.†
- ▶ Travel emergency service – offers 24 hour help and referrals for a wide range of medical, legal and travel needs!†
- ▶ Warranty manager service – doubles the original manufacturer's U.S. warranty up to an additional year on purchases made with your Aspire Visa Gold card.†

Just mail back the enclosed form

*See the enclosed insert which is incorporated here by a reference for a Summary of Credit Terms and the Terms of Offer. This offer is subject to further review of financial information.

† Certain restrictions, limitations and exclusions apply.

2192-CAS-E-LTR-OLC

Confidential Treatment Requested by Columbus Bank and Trust Company

C-000456

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT H

Summary of Terms as of <February 27> 2002

Credit Line:	<	Delinquency Monthly Periodic Rate of Finance Charge:	<
Annual Fee:	<	(Corresponding Delinquency Annual Percentage Rate):	<
Minimum Payment Percentage:	<	Delinquency Minimum Monthly Periodic Rate of Finance Charge:	<
Minimum Payment Amount:	<	(Corresponding Delinquency Minimum Annual Percentage Rate):	<
Current Monthly Periodic Rate of Finance Charge:	<	Margin	<
(Corresponding Current Annual Percentage Rate):	<	Delinquency Margin:	<
Minimum Monthly Periodic Rate of Finance Charge:	<		<
(Corresponding Minimum Annual Percentage Rate):	<		<
See your Bank Credit Card Agreement for other terms and conditions of your <Brand> <Card type> account. Keep this Summary of Terms, which is part of your Agreement.			

.....

Joe Consumer
123 Maple Avenue
Somewhere, Kentucky, 00000

Barcode

.....

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

FEDERAL TRADE COMMISSION,)
)
Plaintiff,)
)
v.)
)
COMPUCREDIT CORPORATION)
and JEFFERSON CAPITAL)
SYSTEMS, LLC,)
)
Defendants.)

ATTACHMENT I

JEFFERSON CAPITAL SYSTEMS, LLC

16 McLeod Road St. Cloud, MN 56303

Read this Letter First!

**You've been selected for the
Majestic Visa® Fresh Start Solution™**

**Re: Your RJM Acquisitions Funding Account
Amount Due: \$825.00
Debt Description: Fingerhut**

Dear _____,

Your above referenced account has been placed by RJM Acquisitions Funding with us for collection.

Jefferson Capital Systems, LLC is pleased to provide you with an opportunity to satisfy this debt and enjoy the convenience and benefits of a new Visa card.

You've been selected for the Majestic Visa® Fresh Start Solution™.

Under this program, you'll have the opportunity to receive a no annual fee, unsecured Majestic Visa credit card account. To start the process, all you have to do is accept the enclosed offer.

When you accept the accompanying offer and are approved, the Amount Due shown above will be transferred to a new Majestic Visa account at a fixed 0% APR as the first transaction on the new account.

Please review the enclosed letter and the Condensed Bank Credit Card Agreement and Terms of Offer for detailed rate, fee and other information and for your Majestic Visa Acceptance Certificate.

Sincerely,

Jefferson Capital Systems, LLC

P.S. If you have any questions regarding this letter please contact us toll free at 1-888-659-9941. We can be reached Monday through Friday from 8:00 AM to 9:00 PM, Central Time.

Please see reverse side of this letter for important information regarding your right to dispute this debt and the effect of any such dispute on the accompanying card offer.

IMPORTANT INFORMATION

We are required under certain federal and state laws to notify you of the following rights. This notice does not contain a complete summary of the rights you have under federal and state laws.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request it from this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your acceptance of the card offer described in the accompanying Majestic Visa letter prior to the expiration of the 30 day period for dispute described above will not extinguish your right to dispute all or part of the original debt. All disputes within the 30 day dispute period will be honored. If you notify Jefferson Capital Systems, LLC within the 30 day dispute period that you dispute the debt or any portion thereof, then (i) the accompanying card offer will be cancelled, (ii) any balance transfer made will be fully reversed and (iii) any payments that you have made to Majestic Visa will be returned to you.

If your debt is currently not within the applicable statute of limitations, then a lawsuit cannot be filed to collect the debt and your debt will not be reported to a credit bureau. If you accept the accompanying card offer and default on your new account in the future, legal action will again be an option, as well as negative credit reporting.

Jefferson Capital Systems, LLC is solely responsible for this letter and future collection activities related to the outstanding balance of the account referenced on the front of this letter while the balance remains with Jefferson Capital Systems, LLC for collection. This communication is from a debt collector and is an attempt to collect a debt. Any information obtained may be used for that purpose.

Jefferson Capital Systems, LLC is not affiliated with Majestic Visa (Columbus Bank & Trust Company) and has no part in the decision of Majestic Visa to offer credit to you. No nonpublic personal information about you has been shared by Jefferson Capital Systems, LLC with Majestic Visa. The enclosed offer has been generated for you by Jefferson Capital Systems, LLC on behalf of Majestic Visa based on form letters and solicitation criteria provided to Jefferson Capital Systems, LLC by Majestic Visa.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS: New York City Department of Consumer Affairs License Number 1145210.

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CAB.HTM.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS: North Carolina Department of Insurance Permit Number 3854.

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS: This collection agency is licensed by the Minnesota Department of Commerce.

ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgement. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

**YOU'RE PRE-APPROVED* FOR THE NEW
MAJESTIC® FRESH START SOLUTION™
AND VISA® CARD**.**



Dear

Want to give yourself a chance at a new beginning? Want to enjoy all of the conveniences of a no annual fee Visa card**? If you do, then you may find that the Majestic® Fresh Start Solution™ is the answer. This new program offers a great opportunity for RJM Acquisitions Funding customers like you, who are serviced by Jefferson Capital Systems, LLC.

Now you can stop the collection calls on your old debt by transferring your Fingerhut debt of \$825.00 to a new Majestic Visa account at a great 0% APR for the life of the transferred balance.

Here's How It Works:

Transferred Balance (Lifetime 0% APR)	\$825.00
Less: Your Suggested Payments Over 12 Months	\$272.00
Less: Special Debt Reduction Statement Credit***	\$247.00
New Balance After Your Suggested Payments and Special Credit:	\$306.00
Pre-Approved* Majestic Visa Credit Limit:	\$346.00
Available Credit for Purchases and Cash Advances:****	\$40.00

Sign Up Today!

Get a new start with the Majestic® Fresh Start Solution™ and pre-approved unsecured Visa card. Soon you can enjoy all the convenience and benefits Visa has to offer. Call 1-888-659-9941 or return your Pre-Approved* Visa Acceptance Certificate by July 18, 2005.

Sincerely,

Majestic Visa

- * Subject to verification of your identity and the enclosed Terms of Offer. Please see the enclosed Condensed Bank Credit Card Agreement and Terms of Offer for detailed eligibility, rate, fee and other information.
- ** You will not receive a Majestic Visa card or be eligible for the special statement credit described above if (1) within 12 months of your account opening date, you are past due on any two payments at any time or (2) if you are unable to (a) pay a total of \$272.00, (b) qualify to receive the statement credit and (c) reduce the outstanding balance on your account below your credit limit.
- *** You must pay a total of \$272.00 within twelve months of your account opening date, to qualify for the special statement credit. Credit will become available when your initial transferred balance is less than your credit limit. You will not incur account fees while your monthly payment. While proper payments are posted immediately, we reserve the right to release credit only once payment has been verified. To speed the payment process, we make a convenient pay-by-phone service available to our customers. A small fee is charged when you use this optional payment method.
- † See the reverse side of your Jefferson Capital Systems letter for important information from Jefferson Capital Systems, LLC regarding your right to dispute your RJM Acquisitions Funding debt.
- ‡ The Majestic Visa Card is issued by Columbus Bank & Trust Company and serviced primarily by CompuCredit Corporation on behalf of Columbus Bank & Trust Company.

NO ANNUAL FEE

0% APR
ON TRANSFERRED
BALANCE

CALL
1-888-659-9941
OR RETURN YOUR
PRE-APPROVED* VISA
ACCEPTANCE CERTIFICATE
TODAY!

Majestic Visa Pre-Approved Acceptance Certificate

Please complete and return before: **July 18, 2005**

Name: Phone: () - () - () - () - () - ()

Home Phone: () - () - () - () - () - ()

Work Phone: () - () - () - () - () - ()

Date of Birth: / / Social Security Number: - - - - -

Current Street Address: _____

City: _____ State: _____ Zip: _____

Mother's Maiden Name: _____

(a) You do not have to disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying the Credit extended to you.

Yes, I request a Majestic Visa account and authorize the transfer of the balance from my old account to my new Majestic Visa account.

Invitation Number: _____

By signing and returning this certificate I request a Majestic Visa card and ask that an account be opened for me and I verify that everything I have stated in the Acceptance Certificate is true and accurate to the best of my knowledge. I have read and agree to be bound by the "Condensed Bank Credit Card Agreement" and "Terms of Offer" which includes a discussion of arbitration applicable to my account, and is incorporated here by reference. I also understand that the Majestic Visa card will be issued by Columbus Bank and Trust Company, and authorize Jefferson Capital Systems, LLC to share with the bank any information that it may have about me or my old account.

NOTE: This offer is not valid for non-U.S. residents or residents of Iowa, Wisconsin or Puerto Rico or other U.S. territories.

Signature: _____ X _____ Date: _____

