

January 2008

Dear Customer:

The following information pertains to your account ending in 1554.

IMPORTANT AMENDMENT TO YOUR CREDIT CARD AGREEMENT

Below is an amendment to your Credit Card Agreement that increases your Annual Percentage Rates (APRs). Please read it carefully. You do not have to accept this amendment. The steps you must take to reject this amendment are described below. You must act promptly to reject this amendment, so please read it now.

ANNUAL PERCENTAGE RATE INCREASE

Summary: Your account will have variable APRs which are higher than your current APRs. We calculate variable APRs by adding a margin to an index, as described in the variable rate formula set forth in your Credit Card Agreement as amended. As of November 30, 2007 the index was 8.25 percentage points. You may reject this amendment by following the rejection instructions below. We must receive your written response by February 19, 2008.

Amendment: Between August and November 2007, we sent you an Important Notice of Change in Terms (the "Reclassification Notice") pertaining to this account which among other changes included an amendment called "Reclassification of Balances and Transactions". The following amendment is in addition to the amendments described in the Reclassification Notice.

Effective on the first day following your statement Closing Date in February 2008:

- Your margin for new and existing Category A balances will be 19.74 percentage points. This currently results in a variable corresponding ANNUAL PERCENTAGE RATE of 27.99% (Daily Periodic Rate of 0.076684%). Category A balances include Balance Transfers and, until April 19, 2008, Check Cash Advances and Direct Deposits. As of April 19, 2008 this APR will apply only to Balance Transfers.
- Your margin for new and existing Category B balances will be 19.74 percentage points. This currently results in a variable corresponding ANNUAL PERCENTAGE RATE of 27.99% (Daily Periodic Rate of 0.076684%). Category B balances include ATM Cash Advances and Bank Cash Advances. As of April 19, 2008, this APR will also apply to new Check Cash Advances, Direct Deposits and Cash Equivalents (see Reclassification Notice for definition of Cash Equivalents).
- Your margin for new and existing Category C balances will be 19.74 percentage points. This currently results in a variable corresponding ANNUAL PERCENTAGE RATE of 27.99% (Daily Periodic Rate of 0.076684%). Category C balances include Purchases. As of April 19, 2008, Purchases will no longer include Cash Equivalents.
- Your margin for new and existing Category D Other Balances will be 19.74 percentage points. This currently results in a variable corresponding ANNUAL PERCENTAGE RATE of 27.99% (Daily Periodic Rate of 0.076684%). As of April 19, 2008 we will reclassify existing Category D balances as Balance Transfers, Cash Advances or Purchases as appropriate.

The amendments in this notice do not increase any promotional rates that may currently be applied to your account. Your account remains subject to default pricing.

All other amendments described in the Reclassification Notice, with the new effective dates disclosed in the December 2007 notice titled "Important Information Regarding Recent Change in Terms", will become effective as disclosed.

Rejection Instructions for Annual Percentage Rate Amendment:

If you do not wish to accept this APR increase, you must meet all of the following requirements:

1. Write to us at FIA Card Services, N.A., P.O. Box 15565, Wilmington, DE 19850. Clearly print or type your name and full credit card account number and state that you reject this change. You must give notice in writing; it is not sufficient to telephone us. Send this notice only to the address in this paragraph; do not send it with a payment or any other type of customer service request. **This mailbox is ONLY for rejection of the Annual Percentage Rate Amendment.**
2. Write to us immediately. **We must receive your letter by February 19, 2008 or your rejection of this change will not be effective.**
3. You must not use your account after February 19, 2008. If your account is used at any time after this date, the above changes will apply to your account even if you sent us timely notice rejecting the change. Remember use of your account includes credit card access checks, Overdraft Protection Cash Advances and any charges that are billed to your account on a regular basis such as online services and subscriptions.
4. If you reject this amendment, then we will deem you to also have rejected the Default Pricing amendment in the Reclassification Notice.

EQUAL CREDIT OPPORTUNITY NOTICE

As part of the Annual Percentage Rate Increase Amendment decision, we obtained consumer report information, such as your accounts with other creditors, from Trans Union Corp. Trans Union did not make the decision and is unable to provide the specific reasons why the interest rate was increased. You have the right to obtain a free copy of your consumer report from Trans Union within 60 days by calling 1-800-888-4213 and choosing option 2 from the voice response unit, or by writing to Trans Union Corp., P.O. Box 1000, Chester, PA 19022. You also have the right to dispute the accuracy or the completeness of any information in your consumer report.

To learn about your specific credit reasons for the Annual Percentage Rate Increase Amendment, you may contact FIA Card Services, N.A. at P.O. Box 15026, Wilmington, DE 19850 or call us at 1-800-421-2110 within 60 days of our providing this notice to you. FIA Card Services, N.A. will provide a written response within 30 days after receiving your request.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this bank is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

FIA Card Services, N.A., P.O. Box 15026, Wilmington, DE 19850. Please note that if you choose to correspond with us in writing, please provide your full account number and print your name.