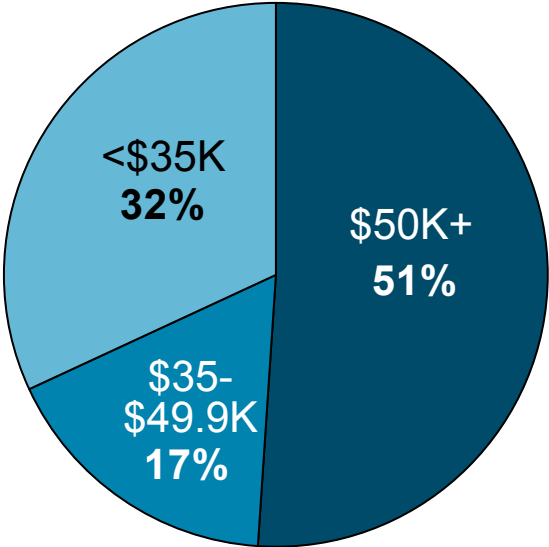


Mail Monitor®

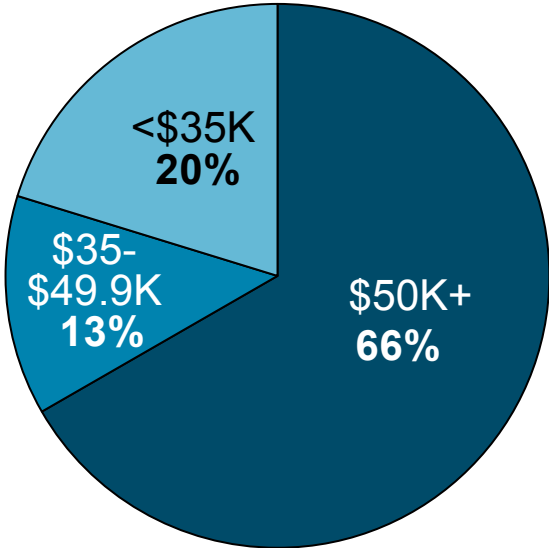
U.S. Credit Card Acquisition Mailings

Household Income Profile

4Q01



4Q02

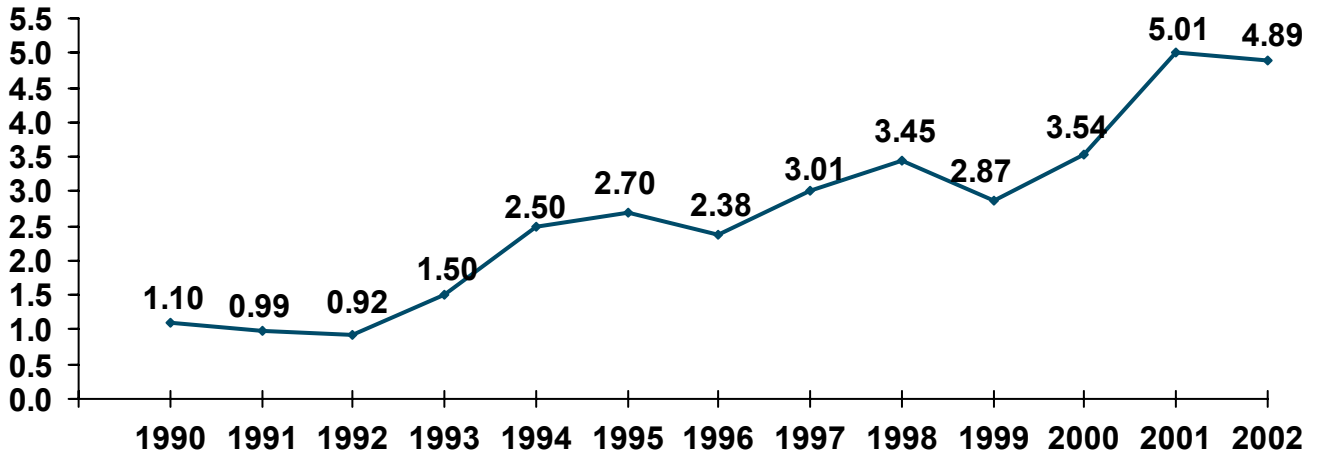


Base: Total offers
Source: Mail Monitor®, 4Q'02

Mail Monitor[®]

U.S. Credit Card Acquisition Mailings

Annual Mail Volume (in Billions)



Annual Response Rates (%)

