



AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC.
AMERICAN EXPRESS PLAZA, NEW YORK, NY 10004

Diane Shaib
Vice President
Marketing

R. S. Hoogson
Box 46
Westtown, PA 19398

Dear R. Hoogson:

Quite frankly, the American Express® Card is not for everyone. And not everyone who applies for Cardmembership is approved.

However, because we believe you will benefit from Cardmembership, I've enclosed a special invitation for you to apply for the most honored and prestigious financial instrument available to people who travel, vacation, and entertain.

The American Express Card is the perfect example of the old adage, "You get what you pay for."

For example, you get a truly impressive array of extra privileges, all designed for your convenience and security:

- A Worldwide Network of Travel Service Offices* is at your Service. Enjoy personal attention at any of the nearly 1,000 American Express Offices -- your "homes away from home" -- around the globe.
- Cash your Personal Check at Thousands of Locations. Cash up to \$250 at participating hotels and motels, and up to \$1,000 at most American Express Travel Service Offices all over the world. (Subject to cash availability and local regulations.)
- Card Lost or Stolen? You'll Get a Quick Replacement. If the Card is lost or stolen, an emergency replacement will be provided at any Travel Service Office in the world, usually by the end of the next business day.
- Obtain Emergency Funds Instantly. Once you've enrolled in this convenient service, our network of automated Travelers Cheque Dispensers lets you obtain up to \$500...in 60 seconds or less!
- Carry \$100,000 of Travel Accident Insurance. Just charge your tickets to the Card, and you, your spouse or dependent children under the age of 23 are automatically covered when traveling by common carrier on land, sea, or in the air. It's underwritten by Fireman's Fund Insurance Companies, San Rafael,

(over, please)

*Of American Express Travel Related Services Company, Inc. its affiliates and Representatives

California, for approximately 35% of the annual Cardmembership fee.

- Your Hotel Reservations are Assured. As an American Express Cardmember, if you request, your hotel room will be held for you until check-out the following day, at nearly 8,000 participating hotels.
- Enjoy Special Express Hotel Service. Speedy check-in and check-out is available to Cardmembers at more than 1,000 hotels, including Hilton, Hyatt, Marriott, Sheraton, and more.

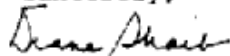
Extras like these only begin to tell the story of American Express Card security, emergency protection, and convenience. You'll also enjoy:

- Unequaled Mobility. The Card is welcomed by the world's major airlines, car rental agencies, railroads, and cruise lines. Plus it pays for auto parts and servicing at thousands of locations nationwide.
- A Worldwide Welcome. Fine restaurants, hotels, resorts, and a host of other establishments around the world, and right in your hometown, recognize the Card and welcome your patronage.
- Purchasing Power. No need to carry large amounts of cash. The Card takes care of shopping needs, whether you're choosing a wardrobe, buying theater tickets, sending flowers, or hosting a dinner (even if you can't be there!)
- Financial Freedom. Unlike bank cards, the American Express Card imposes no pre-set spending limit. Purchases are approved based on your ability to pay as demonstrated by your past spending, payment patterns, and personal resources. So you are free to make your own decisions about when and where to use the Card.

In a few words, American Express Cardmembership is the most effective letter of introduction to the world of travel, entertainment, and the good life yet devised. Yet surprisingly, these benefits are all yours to enjoy for the modest fee of just \$35 a year.

Why not apply for Cardmembership today? All you have to do is fill out and mail the enclosed application. As soon as it is approved, we'll send along the Card, without delay.

Sincerely,



Diane Shaib
Vice President

P.S. Apply today, and enjoy all the benefits of Cardmembership. Those listed here are just a handful of what's available. A full listing is included in the Guide to Cardmember Services you'll receive along with the Card.