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save on  
home improvements  
with a low

**6.99% APR\***

once you've used your  
card to make \$500  
in purchases.

Now that it's home-improvement season, your U.S. Bank® credit card is the smart way to renovate, landscape or redecorate your home.

- **Get a low 6.99% APR\* on all additional purchases once you spend \$500 at qualifying home improvement stores or services**
- **Make all purchases between June 1 and July 31, 2007**
- **Enjoy your reduced rate until January 2008**

Enjoy your special rate on home improvements such as:

- **Furniture**
- **Lumber**
- **Windows**
- **AC/Furnace**
- **Landscaping**
- **Appliances**
- **Painting**
- **And more**

**For more details about this offer or qualifying\*\* purchases,  
please call us 24/7 at 800-285-8585.**

Your promotional daily periodic rate of 0.0192% (corresponding 6.99% ANNUAL PERCENTAGE RATE) will be applied to purchases made between June 1 and July 31, 2007 once you make \$500 in qualifying purchases or services as outlined in the offer. This promotional rate:

- Will be applied to qualified purchases through the closing date of the billing cycle that ends in January 2008.
- Does not apply to cash advances, balance transfers and online convenience checks.
- Is for the use of this promotion only and is not a permanent change in terms.
- Cannot be used to make payments on U.S. Bank accounts.
- Is applied to qualifying purchases in order based upon the date and time in which they post to your account; note that the date and time a purchase posts to your account differs from the date and time a purchase is actually made.
- Is only valid for the Cardmember and Visa Account indicated above and is non-transferable.

\*We may change APRs, fees and other Account terms in the future as provided under the Cardmember Agreement and applicable law. Your account must remain open, have available credit and be current (no minimum payment past due) to qualify. The rate will end early and increase to the current applicable APR if your Account is delinquent, over the limit or closed.

We apply payments to balances with lower APRs, including promotional APRs, before balances with higher APRs. The variable APR for purchases or any Delinquency Rate then in effect will apply to any outstanding balances after the promotional period ends.

**\*\*Cardmember Service is available 24 hours a day at 800-285-8585.**

