Your card now travels even better.



Improved acceptance in Canada and overseas.



Learn more about the features of your new FlexPerks® Travel Rewards Visa Signature® card.

More convenient.

More secure.

More widely accepted.



Your U.S. Bank FlexPerks Travel Rewards Visa Signature card now comes with microchip technology. Merchants in Canada and overseas are moving to this new credit card standard, which offers increased security and better acceptance.

U.S. Bank is adopting this chip technology early so our FlexPerks Visa® cardmembers have the best experience possible wherever they use the card. Rest assured that while your new card will have improved compatibility with credit card systems in Canada and overseas, it will work just like your previous card for payments within the U.S.

HOW IT WORKS.

Like your previous FlexPerks card, your new FlexPerks Visa card needs to be activated. Your card still has a magnetic stripe, so you can use it wherever and however you used your previous card. The chip adds increased security and greater acceptance in Canada and overseas.

Now, whenever you encounter a chip card reader (shown here), simply insert your card as directed by the merchant.

It's all done quickly, easily and securely.

Your FlexPerks Visa has always been the best card for travel. Now it works even better. And of course, it comes with the great FlexPerks travel rewards you love.

For more details on how your FlexPoints deliver more reward options, visit **usbank.com/flexperks**.



FAQs

Q Why is my card changing?

A You are among the first in the U.S. to receive a credit card with these new features. This rapidly expanding technology is already in use or being implemented in 130 countries around the globe. Now you can expect improved acceptance when you travel to Canada and overseas.

O Is this card better? How?

A The embedded microchip offers a greater degree of protection from unauthorized use because it is extremely difficult to copy. Best of all, your card is even easier to use in other countries, where chip card readers are becoming the norm.

Q But I don't see chip card readers in the U.S. Will my card still work here?

A Yes, your FlexPerks Visa still has a magnetic stripe, so in the U.S. it will work just like your previous card.

Q I don't have a PIN for my FlexPerks Visa card. Do I need one?

A You need a PIN only for cash withdrawals at ATMs. If you want one, call U.S. Bank at 877-978-7446. You will be asked for your signature to complete most in-person transactions at home and abroad.

What information is on a chip card?

The microchip embedded in your card stores the same type of information already stored in the magnetic stripe. Rest assured, no personal information about your account is stored on the chip card.





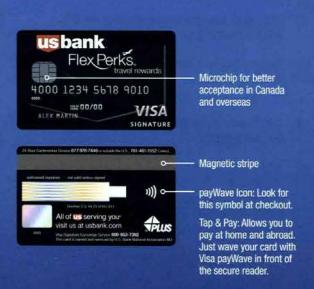






FlexPerks Travel Rewards Visa Signature is your best option for travel.

We're among the first to offer advanced microchip cards to our cardmembers. Here are the new features located on your card that will make international travel even easier.





TIPS FOR THE FLEXPERKS TRAVELER.

A few simple steps can make your trip easier and more rewarding:

- When traveling to a new destination, call U.S. Bank at 877-978-7446 before your trip to confirm your travel destinations and dates. This helps ensure your transactions won't trigger fraud alerts or a hold on your card.
- For award travel, remember to bring your camera and submit a photo to the FlexPerks Traveler Photo Contest at flexperkstraveler.usbank.com.
- Award travel includes a travel allowance of up to \$25 with each award travel ticket. Use it for baggage fees, in-flight food or drinks or other airline expenses.
- Your new card ensures that virtually all restaurants, hotels and shops will accept your FlexPerks Visa card. However, it's always a good idea to carry some local currency.
- At your destination, make use of cardmember discounts and perks with BostonCoach® Car Service, National Car Rental® and Visa Signature Luxury Hotels. Find more benefit details at flexperkspromos.usbank.com.
- · Enjoy superior acceptance the next time you travel.

The creditor and issuer of the U.S. Bank FlexPerks Travel Rewards Visa Signature card is U.S. Bank National Association ND, pursuant to a license from Visa U.S.A, Inc.



