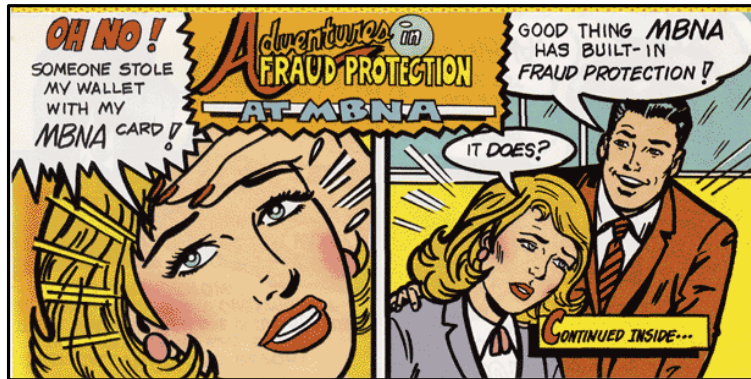


Direct Response: Statement Insert – MBNA




You can help MBNA prevent fraud.

1. Know when your new card is due to you—call if it's late.
2. Sign your new card immediately. (If you need additional cards, call MBNA at 1-800-421-2110.)
3. Guard your card number—destroy carbons and save receipts in a safe place.
4. Memorize your Personal Identification Number (PIN). If you don't have a PIN, call MBNA and request one.
5. Verify charges on your statement and report unauthorized use immediately.
6. Use MBNA's Credit Card Registration Service to protect all your credit cards.
7. Report lost or stolen cards immediately.
8. Memorize our Customer Satisfaction number—1-800-421-2110.

While other companies may hold you responsible for up to the maximum liability of fraudulent charges under federal law, that is not the case with MBNA. And the Credit Card Registration Service is available at no additional cost. Simply register all your cards with MBNA, and if any of them are ever lost or stolen, call MBNA immediately. All of your registered card issuers will be notified immediately and replacement cards will be forwarded to you. Other banks charge up to \$35 a year for this service.

To apply for MBNA's Credit Card Registration Service, call 1-800-421-2110.



MBNA and MBNA America® are federally registered service marks of MBNA America Bank, N.A.
©1995 MBNA America Bank, N.A. FIC 2-195-05MBNA

Direct Response: Statement Insert – MBNA

Client: MBNA

Objective: Increase perceived value of an MB credit card by telling customers about the safety features on the cards.

Strategy: Create a charming, attention-grabbing faux romance comic describing the safety features of the card.

Results: The internal client loved the concept and so did everyone who saw it! It was used not only for MBNA's cards but also those issued by other banks that MBNA serviced.