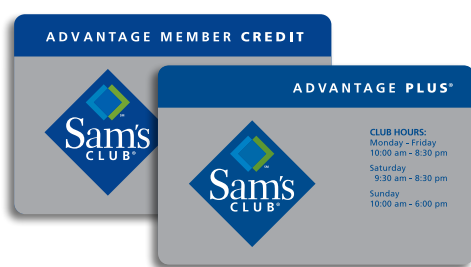


Which Sam's Club® Credit Card is right for you?

Advantage Member Credit Cards



Sam's Club Personal Credit Account

- Special in-Club financing promotions
- In-Club cash access up to \$60*
- One-card convenience – your Membership card is your credit card
- Security feature – protected with your photo
- Zero fraud liability
- Online account management at samsclubcredit.com
- Acceptance at all Sam's Club and Wal-Mart® locations nationwide
- No annual fee



Consumer Sam's Club® Discover®

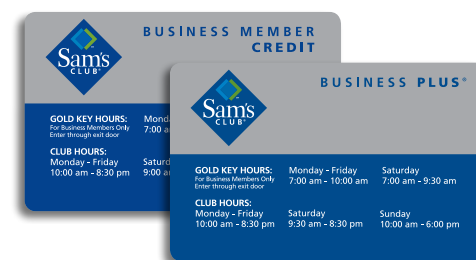
All the benefits of a Sam's Club Personal Credit account plus...

- Earn cash back** on every purchase, everywhere Discover is accepted
- Acceptance everywhere you see the Discover® Network Acceptance Mark
- In-Club cash access up to \$100*
- Cash advances from Discover Network ATMs†
- Online account management at samsclubdiscover.com

Business Member Credit Cards

Sam's Club Business Credit

- Itemized monthly billing statements
- Special in-Club financing promotions
- In-Club cash access up to \$60*
- One-card convenience – your Membership card is your credit card
- Security feature – protected with your photo
- Zero fraud liability
- Online account management at samsclubcredit.com
- Acceptance at all Sam's Club and Wal-Mart locations nationwide
- No annual fee



Business Sam's Club Discover

All the benefits of a Sam's Club Business Credit account plus...

- Earn cash back** on every purchase, everywhere Discover is accepted
- Acceptance everywhere you see the Discover Network Acceptance Mark
- In-Club cash access up to \$100*
- Cash advances from Discover Network ATMs†
- Online account management at samsclubdiscover.com



Sam's Club Direct Account

- Credit line up to \$25,000 and higher
- Payment due in full each month
- No finance charges
- Itemized monthly billing statements
- Ability to use purchase order numbers for purchases and payments
- Pay multiple accounts with one check
- Set up multiple accounts for same business
- Online account management at samsclubcredit.com
- One-card convenience – your Membership card is your credit card
- Unlimited authorized buyers



Apply for your card today!



*In-Club cash access is a cash advance on your Account available at Sam's Club owned registers in Sam's Club locations. Limit one per day. Cash advances will be treated like purchases on your credit account. In-Club cash can be taken in \$20, \$40 or \$60 amounts for Sam's Club Personal Credit account and \$20, \$40, \$60, \$80 or \$100 amounts for Sam's Club Discover accounts.

**See "How to Earn Cash Back" Terms and Conditions for complete details.

†Cash advances made through ATMs on the Discover® Network are subject to the rates and transaction fees disclosed in your Terms and Conditions.

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