

The New Financial Tool For Smart Money Managers

Get The Best Of Both Worlds!

Better Than A Credit Card

- Tax-Deductible* Interest
- Credit Line Up To \$25,000
- Annual Percentage Rate Of Prime +5.9% (Six-Month Introductory APR At Prime)*
- No Cash Advance Fees Ever

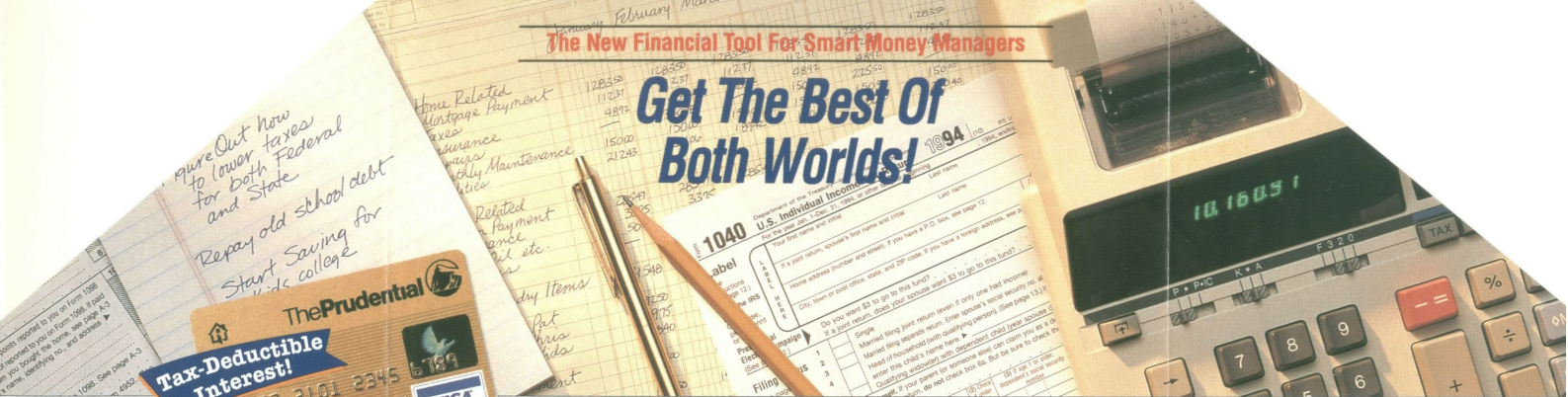
Better Than A Home Equity Line

- Hassle-Free Application
- No Closing Costs
- Flexible Repayments
- 1% Rebate On Transferred Balances

The Prudential Bank 

The New Financial Tool For Smart Money Managers

Get The Best Of Both Worlds!



Introducing Tax-Deductible* Credit Card Interest With The Home Equity Visa Card.

If you've been looking for smart financial tools to help you manage your resources, look to The Prudential Bank for The Home Equity Visa Card. Take full advantage of your assets by combining the tax-deductibility of a home equity line with the convenience of a credit card.

Credit Line Up To \$25,000

Because you have proved that you know how to manage your finances, we've already preapproved you for a credit line up to \$25,000 – up to 100% of your home equity.¹

Low Introductory Interest Rate At Prime Equals An Even Lower After-Tax Rate

The Home Equity Visa Card offers an Annual Percentage Rate of Prime+5.9%, with a six-month introductory APR at Prime.* Assuming a constant Prime rate of 9.0%, if you itemize your deductions and are in the 33% marginal tax bracket, for example, your after-tax rate in the first six months is an even lower 6.0%!

No Closing Costs And No First-Year Annual Fee

We handle the documentation to secure your account with your home to make your credit card interest tax-deductible. In fact, you'll have no closing costs...no initial annual card fee...no cash advance fees ever...and no need to even enter a bank to start saving with The Home Equity Visa Card.

Save By Consolidating High-Interest Balances

Save money by transferring high-interest credit cards, installment loans and other revolving credit balances to your new account. Plus, you'll earn a rebate of 1% on all balances of \$500 and greater transferred within the first year to your new account. (Rebate limited to 1% of your credit line.)

Simple Five-Minute Application

Complete and mail the enclosed application to take advantage of the many benefits of The Home Equity Visa Card. If you have any questions or if you want to apply by phone, call us toll-free at **1-800-847-7647** Monday through Friday 8 AM to 11 PM, Saturday from 8 AM to 5 PM (ET). One of our Customer Service Representatives will be happy to tell you why The Home Equity Visa Card makes you wonder why you would use anything else!



- Take Advantage Of Your Largest Asset
- Credit Lines Up To 100% Of Your Home Equity
- Save With Interest Rate At Prime For Six Months
- Save Even More On Taxes
- Never Set Foot In A Bank
- Never A Fee For Cash Advances
- 1% Rebate On All Transferred Balances
- Close Out High-Interest Accounts
- Apply Today!

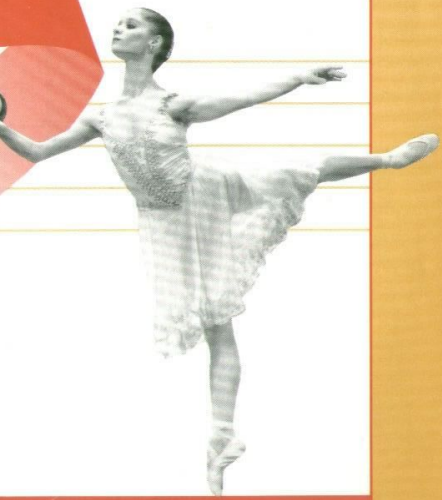
The Prudential Bank 

¹Subject to our verification of your credit status, income and equity.

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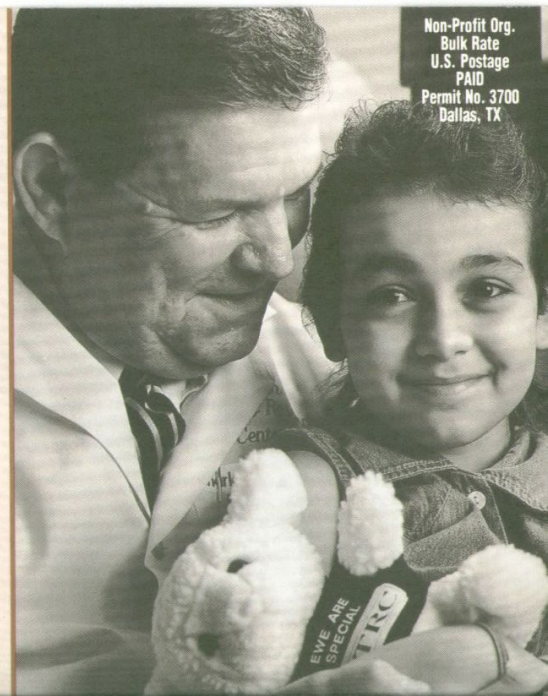
Mr. John Q. Sample
3700 Pipestone
Dallas, TX 75299



Inside: Some Good News About Cancer!

Mr John Q Sample
3700 Pipestone Road
Dallas, TX 75212-6194

Dear Mr. Sample,



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