

The Value of Air Force Club Membership

- ✓ Reciprocal privileges at Air Force Clubs worldwide
- ✓ Allows flexibility to revolve charge purchases versus full payment if desired
- ✓ Account information is available via toll-free telephone 24-hours daily
- ✓ Five easy payment methods (by phone, at the club, via the Internet, auto pay, by mail)
- ✓ Air Force scholarship program
- ✓ Transactions more accurately described on member's monthly statement
- ✓ Members only programs
- ✓ Food, beverage, and entertainment program specials
- ✓ Easy club membership transfer
- ✓ Low competitive APR
- ✓ Additional 3-day grace period (28 days)
- ✓ Offers comparability with other credit service providers
- ✓ Consultation for off-site special events
- ✓ Membership conveniences such as full cashier services
- ✓ Reduced dues (half price) for members who reside 50 miles or more from base
- ✓ MasterCard or Services charging privileges
- ✓ Cardholder value programs

Club Benefits – The Value of Partnership

- ✓ Standardized the Air Force Club Membership Card Program
- ✓ Two-day cash to club
- ✓ Decrease in administrative costs
- ✓ No accounting for charge transactions
- ✓ No expense for preparation and mailing of statements
- ✓ No expense for membership card issuance/replacement
- ✓ No merchant fee on club card; only 1.5% on all other cards
- ✓ Major decrease in “bad debt” management
- ✓ On-line authorization required
- ✓ Only on proprietary cards (Bank does collection action first 90 days)
- ✓ Increased marketing for clubs
- ✓ Direct mail applications to eligible non-members
- ✓ Statement messages and inserts to members
- ✓ Membership drive promotions (\$25 AEP bonus for new accounts, sweepstakes)
- ✓ Sponsorship for MAJCOM events/programs
- ✓ Sponsorship of annual scholarship program
- ✓ Sports tickets provided to various bases
- ✓ Club Works – Internet, web-based system provides member and report information on demand
- ✓ Increased member opportunities (card member benefits increase value of membership)