BANK ONE

P.O. Box 8744
Wilmington, DE 19886-8744

Sample A. Sample
000 Any Street
Any City, Any State 00000

Taking a *fresh look* at
your current financial situation
makes good sense.

And to meet your changing needs,
it's smart to consider
a new home equity loan
at *1/4% off our low rate.**

A 1/4% rate reduction*

Up to $500,000 in financing

Approval in less than 30 minutes

Call toll free 1-800-800-LOAN

Log on to www.800800LOAN.com

Or visit a Bank One location* near you

Dear Sample:

You made a smart decision when you first took out a home equity loan. But today, you may have new goals and new obligations. Perhaps you need to consolidate higher interest rate bills. Or renovate your kitchen. Or pay for college tuition.

Well, if your financial needs have changed and you could use some extra money, you have ~~every reason~~ to take out a new home equity loan from Bank One.

It pays to consolidate.

With a new Bank One Home Equity Loan,℠ you can receive between $5,000 and $500,000 to immediately pay off your existing home equity loan, as well as personal loans or higher interest bills you may have accumulated. You can also get extra money to do the things you want to do — and still enjoy one lower monthly payment.

Why? Because Bank One offers lower rates than our major competitors. And if you take out a loan of $50,000 or more, we'll give you an additional rate reduction of 1/4%. That plus the tax deduction can mean substantial savings for you.

Interest rate comparison — rates as of 2/1/00

Providian	Wells Fargo	Bank of America	Bank On
9.15%	8.45%	8.39%	8.24%

Fast loan approval is just the beginning.

When you need money for something important, you don't want to have to wait for it. We understand that. So we approve loans fast. You'll have an answer in 30 minutes or less. And, like 7 out of 10 of our customers, you'll have an excellent chance of closing within 10 days. Our home equity loan consultants will offer you expert guidance, and help you find the loan that's right for you. Even if you need a cash advance before you close, they'll do everything they can to make it happen.

Three convenient ways to apply.

You've been pre-selected for a Bank One Home Equity Loan so applying is easier than you think. You can call toll free **1-800-800-LOAN (1-800-800-5626).** Click on to our Web site **www.800800LOAN.com.** Or stop in at any one of our 1,800 convenient **Bank One locations*** nationwide.

Whatever way you choose, do it today. It could be the smartest move you'll ever make.

Sincerely,

Brad L. Conner
Executive Vice President

P.S. It really pays to reassess your financial needs and consider a new Bank One Home Equity Loan. So make a smart decision and call **1-800-800-LOAN (1-800-800-5626)** today.

Member FDIC

*Please read important information on the back of this letter.

xx
xxxxx

Bank One.

Because your
financial need
have changed.

BANK

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Wilmington, DE 19886-8744

PRSRT
First-Class
U.S. Postage
PAID
Bank One
Corporation

Taking out a home equity loan was a smart move.
Find out why it may be *smart to do it again.*

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Any City, Any State 00000

A 1/4% rate reduction*

Up to $500,000 in financing

Approval in less than 30 minutes

You're Pre-selected. Details inside.

Whether it's consolidating
higher interest rate bills,
or borrowing for
home improvements,

you can count on us.

If you want to lower your monthly bill payments, renovate your kitchen or even buy that new car, transfer your home equity loan and other balances to Bank One and we can help make it possible.

Our goal is to help you save.

Not only do we offer the lowest interest rates on home equity loans in your area, but if you borrow $50,000 or more, we'll give you an additional 1/4% off our already low rate.* And, as you know, the interest on your home equity loan is tax deductible. That could translate into thousands of dollars a year in savings.

*Please read important information on the back of this letter.

A reputation for reliability.

At Bank One, we offer a superior level of service and over 100 years of banking experience. We are one of the largest home equity loan lenders in the country. Not only can you close loans in all 50 states, but 7 out of 10 of our applicants close within 10 days.

With three ways to apply, transferring couldn't be easier.

When it comes to getting your new home equity loan, Bank One gives you choices. You can call **1-800-800-LOAN (1-800-800-5626)**, log on to the website at **www.800800LOAN.com**. Or visit a Bank One branch convenient to you. Apply today.

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