

**IF  
LIFE'S  
A BEACH,  
MAKE  
SURE  
YOU'RE  
ON IT.**

**NO ANNUAL FEE,  
A \$1,000 CREDIT LIMIT  
AND LOW RATES.  
OKAY, NOW HIT THE BEACH!**



**IF YOU DON'T GOT IT,  
GET IT.<sup>SM</sup>**