Show you care with the card that shares.

Reward yourself with the credit card that gives you the recognition of being a member of Sister Cities International. Accepted at 8 million locations worldwide, the Sister Cities International VISA® Gold card is one of the best credit cards available today because it gives you unmatched security, value and an edge in facing financial challenges.

Enjoy the advantages of the Sister Cities International VISA Gold card without risk ... it is issued absolutely free of an annual fee for one full year. The annual fee after the first year is a low $40 and the competitive Annual Percentage Rate is just 18.9%. Other distinct features include a line of credit up to $15,000 and immediate cash availability.

VISA® is a federally registered Trademark of VISA, U.S.A., Inc., used pursuant to license.
MBNA America℠ – an MNC Financial Company.
This offer is not available to Delaware Residents.

Apply Today!

24 hours a day, 7 days a week

1-800-847-7378 ext. 5000

Be sure to use the priority code when calling: **CTFB.**

Extensive travel benefits and services provided at no extra cost, include:
- Up to $1,000,000 Common Carrier Travel Accident Insurance
- Auto Rental Collision Deductible Reimbursement
- Up to $3,000 Supplemental Lost Luggage Protection
- Emergency Cash & Airline Tickets

MBNA America℠ is one of the world's leading issuers of credit cards. Committed to servicing our members' needs, MBNA America℠ offers cardholders 24-hour-year-round Customer Satisfaction, one hour processing for credit line increase requests, a lost card registration service and an emergency replacement card service.

Call now to apply, or if you prefer, complete the application below and mail to: MBNA America℠, P.O. Box 15464, Wilmington, DE 19885-9440.

Yes! I wish to apply for the Sister Cities International VISA® Gold card with all the benefits described above. Should my application for the VISA Gold card not be approved, this request constitutes my application for the Classic VISA, and I accept that on a periodic basis I may be considered for an automatic upgrade to the VISA Gold card at MBNA America's discretion. (Note: This is not an application for a corporate account.) (Please print.)

CTFB
17-466
06-268

NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE ( ) _____ BUS. PHONE ( ) _____
ARE YOU: ☐ Renting ☐ Own ☐ Buying Monthly Payment $ _____
SOCIAL SECURITY # _____
DATE OF BIRTH _____
PRESENT EMPLOYER _____
NATURE OF BUSINESS _____
POSITION _____ YEARS THERE _____
ANNUAL SALARY $ _____ OTHER INCOME* $ _____ SOURCE _____
*(Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis of repayment.)
PREVIOUS EMPLOYER _____
(If less than 3 years at current employment.)
PREVIOUS ADDRESS _____
(If at present address less than 3 years.)

MOTHER'S MAIDEN NAME _____
(For use when you request special action taken on your account.)
CURRENT CREDIT CARD ACCOUNTS
MasterCard®/VISA® Account # _____
American Express® Account # _____
I have read this entire application, agree to its terms, and certify the information is correct.
X _____ (Seal)
APPLICANT'S SIGNATURE Date

Use this section to request extra cards. If you wish an additional card issued to a co-applicant over 18 years of age, complete the information below.

CO-APPLICANT NAME _____
RELATIONSHIP _____ SOCIAL SECURITY # _____
EMPLOYER _____ YRS. THERE _____
POSITION _____ ANNUAL SALARY $ _____
OTHER INCOME* $ _____ WORK PHONE ( ) _____
*(Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis of repayment.)
I have read this entire application and agree to its terms, and understand that I will be jointly and severally liable for all charges on the account.
X _____ (Seal)
CO-APPLICANT SIGNATURE Date
I (We) authorize MBNA America℠ to investigate any facts, or obtain and exchange reports regarding this application or resulting account with credit reporting agencies and others. Upon request I (we) will be informed of each agency's name and address.

Annual Fee	$40 Gold; $20 Classic (Fee waived first year)	**Grace Period For Repayment Of Balances For Purchases**	At least 25 Days from statement closing date	**Transaction Fee For Cash Advances, And Fees For Paying Late or Exceeding The Credit Limit**	Transaction Fee For Bank and ATM Cash Advances: 2% of each Cash Advance, $2 Minimum, $25 Maximum; Transaction Fee For Access Check Cash Advances: 1% of each Cash Advance, $2 Minimum, $10 Maximum. Late Payment Fee: $15, Over-the-Credit-Limit Fee: $15.
Annual Percentage Rate	18.9%	**Method of Computing the Balance for Purchases**	Average Daily Balance (including new purchases)		

The information about the cost of the card described in this application is accurate as of 7/90. This information may have changed after that date. To find out what may have changed, call 1-800-847-7378.

New Times—New Challenges

At left, SCI president Richard Neuheisel, Tempe, Ariz., greets Soviet Foreign Minister Eduard Shevardnadze and Valentina Tereshkova, chair of the Presidium, Union of Soviet Societies for Friendship and Cultural Relations with Foreign Countries during a visit to Moscow to discuss the sister cities program.

As the '80s came to a close, historians and prognosticators were already deliberating what the world of the 21st Century will hold for future generations. However, the '80s, as everyone agrees, has been one of the most turbulent in decades and the real challenge lies in meeting the needs of the people in a rapidly changing world in the decade of the '90s.

Sister cities have been on the cutting edge in the emergence of local governments as a new force in international relations. With over three decades of experience, sister cities have garnered invaluable experience in bilateral exchanges in the fields of educational and youth interchange, trade and commerce, cultural, professional and technical, and related fields with partners in 96 countries.

As the national association for the United States Sister Cities program, Sister Cities International is responsible for implementing and coordinating appropriate programs and services for the international outreach of U.S. cities and local citizen committees. SCI's purpose is to facilitate, encourage and provide a vehicle, through the sister cities program, where people can learn more about each other and develop projects based on mutual trust and understanding. This is achieved by the exchange of people and information between sister cities involving the entire community spectrum.

The city as a center of trade, education, culture and commerce plays a crucial and inescapable role in the development of mankind. Cooperation between the cities of the world is an inevitable, logical and critical step in this process. Through the Sister Cities program, citizens at all levels of the community can communicate and cooperate to achieve a better world for all.

Eugene, Ore., greets its sister city visitors with this seal.

"No U.S. city, however positively disposed the mayor and municipal government may be to sister cities, could mount and manage a Sister Cities program without the legions of volunteers and their strong motivations. These volunteers are remarkable in a number of ways. They come from across the economic, social, political, and ethnic spectrum. Many of them are distinguished in their fields of work, giving time to sister cities which would be billed in the hundreds of dollars an hour, some take time from running their own businesses, others are housewives, some are retired, others must use vacation time from salaried positions. With rare exceptions they pay their own expenses . . . the outlays can be individually substantial, and collectively represent a huge contribution to furthering constructive international connections."

From a study of Sister Cities International conducted by USIA

The Demands of Growth

As the people of the world enter the final decade of the '90s, sister cities are being called on as never before to provide leadership and direction. Sister Cities International is working closely with its constituent membership to help meet these challenges. Here are just a few of the challenges that SCI and its volunteer leadership are solving:

- With the Soviet Union alone, the number of affiliations in 1986 numbered six. At the end of 1989, there were 50; and by the end of 1990, 100 are projected;
- SCI is working in Poland, together with U.S. cities, on a comprehensive municipal leadership education and training program. SCI is also working with dozens of U.S. cities opening links with cities in Hungary, Czechoslovakia and other countries in Eastern Europe.
- The municipal and prefectural governments of Japan have just financed a full