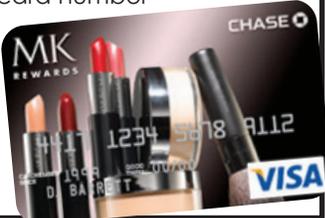


Money for Your MARY KAY®

NEW CONSULTANTS!

I have been asked for some resources.....Here are some banks that I have worked with & many of our consultants in our unit have used them successfully! If you're like I was when I started my Mary Kay business, you might not have money sitting around to use to place an initial product order. Most businesses aren't started using personal money, and the same holds true in Mary Kay. Here are a few options that most consultants use to finance their initial inventory investment. Tell them you are a brand new consultant in Mary Kay and you are looking for the best card to help you begin your business successfully with inventory!

<p>U.S. Bank </p> <p>www.usbank.com</p> <p>Visit the website, click on "Credit Cards & Prepaid Cards," then "Check for Recommended Offers." This will not affect your credit score negatively! OR... If you want the card # over the phone, call 312.696.1450 and let them know you are with Mary Kay. Easier approval than the MK Visa (also listed) if your credit score isn't as high.</p>	<p>Citicard </p> <p>www.citicards.com</p> <p>You may need a cosigner to get approved. They offer a wide variety of cards with different benefits and incentives. Some are easier to get than others, depending on your credit score and history.</p>	<p>Mary Kay Visa Credit Card</p> <p>www.marykayintouch.com</p> <p>Visit the website, click on Ordering, MK Connections, then Chase MK Rewards VISA, then apply now. Go slowly through this application. You can get the card number immediately but if you click too quickly, you can miss it!</p> 
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General Tips for All Options: If your spouse has a higher credit score let him apply and order a 2nd card in your name. Also make sure your GROSS household monthly income is your "before tax" income for the both of you & you may include anyone's income that lives in your home. If you or your spouses' credit score is lower than 600 I would not recommend that you apply. The underwriting guidelines are rather strict.

Why I recommend these cards:

- All have instant approval so you can order your product and start your business immediately.
- Keep track of all of your expenses together: website, business cards, and business supplies.
- You can treat them like a business loan without the hassle of bank closings, and most banks don't even offer small loans like we need anymore.

Fifth Third Bank providing financing option for new and existing Mary Kay Professionals!

- Introductory 0.00% APR/Interest for first 12 mos. (For Purchases and Balance Transfers)
- Easy to apply
- Next day inventory purchase ability
- Ideal for keeping good accounting and record keeping
- Free credit consultation/review

Acceptable Re-establishment of Credit After Bankruptcy

- A minimum of 48 months must have elapsed since the bankruptcy discharge date.
- No new public records excluding medical collections.
- A minimum of 4 tradelines opened after bankruptcy:
 - Each account must have a minimum 12-month payment history.
 - 3 of the 4 tradelines must have been active within the last 24 months preceding the date of the credit application.
- No more than 2 installment or revolving debt payments that were 30 days past due in the last 24 months.
- No installment or revolving debt payments 60 days or more past due after bankruptcy.

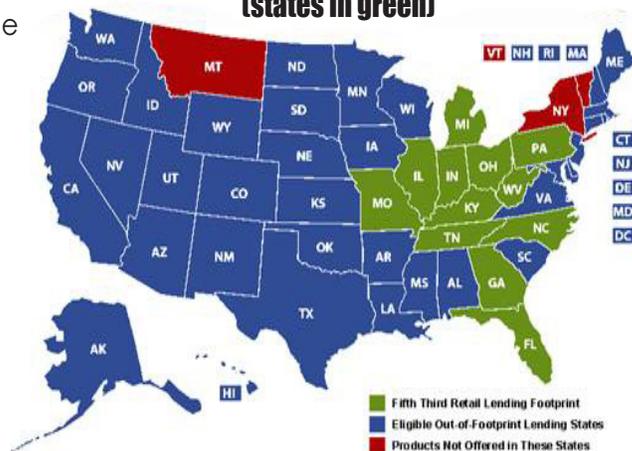
CREDIT REQUIREMENTS

- 660 minimum credit score to be considered
- To have a co-signer, a credit score of 600 is required and the co-signer at least 660. In this case, the application info for both applicant and co-signer must be emailed. This does take an extra 3-5 business days.
- In order to be approved, applicants under 21 years of age MUST go in to a local branch to sign necessary paperwork

HOURS OF OPERATION

Mon – Thurs 9:00am-5:30pm
 Friday 9:00am-6:00pm
 Saturday 9:00am-1:00pm

ELIGIBLE STATES (states in green)



All applicants need to send their information to John Witt at John.Witt@53.com
 Applicants may also call 859-629-4071 John Witt, or 859-276-5353 (option 3) and ask for John Witt (emailed applications are reviewed first).
PLEASE NOTE: The new card number cannot be given via email, only over the phone. Consultants CAN email John permission to tell the card # to her director.

APPLICATION INFORMATION

The following information is what we need from any and all applicants:

Name: _____ Date of Birth: _____
 Social Security #: _____ Phone #: _____
 Address: _____ Length of time at address: _____
 (If less than two years previous address): _____
 Employer: _____
 Position: _____ Length of time at employer: _____
 (If less than two years previous employer & position): _____
 Estimated Yearly Earnings: _____

Please direct all inquires to John Witt. Applying any other way through any other banker will not produce the same result or experience. John Witt has partnered with Mary Kay in 13 states on the east coast and has developed a niche for financing Mary Kay Stores.

We appreciate your inquiry and look forward to hearing from you!