Hi value1,

A great rewards card can help you earn every day, and even fit your spending patterns. It's the perfect way to reward yourself for everything you do.

**Our recommendation**

The Blue Cash Everyday® Card from American Express has impressive rewards with no annual fee*. Best of all, you're pre-approved.* Approval isn't guaranteed, but 90% of pre-approved applicants get this card.

Check out the details:

- **$150 back** after you spend $1,000 in purchases on your new card within the first 3 months. You will receive the $150 back in the form of a statement credit.**
- **3% cash back** at U.S. supermarkets (on up to $6,000 per year in purchases, then 1%)
- **2% cash back** at U.S. gas stations†
- **1% cash back** on other purchases†

https://mail.google.com/mail/u/0?ik=edb70c6a14&view=pt&search=all&permmsgid=msg-f%3A16773800540680381067&simple=msg-f%3A1677386954968381067

Confidential Treatment Requested
• **0% intro APR for 15 months** from the date of account opening on purchases (then a variable rate, currently 13.99% to 23.99%)

Head over to Amex and apply.

†Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.

**Offer & Benefit Terms | Rates and Fees**

Apply now

This offer is current as of email send date. You have received this pre-approved offer because you met certain criteria determined by American Express for a pre-approved offer, as of the email send date. This is not a guarantee of approval. When making an approval decision, American Express may consider your credit score, any delinquency or bankruptcy on your credit report, your previous history with American Express, ability to pay, fraud risk and other eligibility requirements.
Credit Karma Mail - Congrats, value! You're pre-approved for an American Express Card.
Nice, value1! You're pre-approved for this Amex Card.

Get a card with a warmer welcome.
You're pre-approved for the American Express Cash Magnet® Card.**

Apply now

Hey value1,

Nothing says hello like a welcome bonus.

The American Express Cash Magnet® Card offers a $150 statement credit after you spend $1,000 or more in purchases on the card in your first 3 months from account opening.* There's cash back too, including unlimited 1.5% back on every eligible purchase.† And best of all, you're already pre-approved.** Approval isn't guaranteed, but 90% of pre-approved applicants get this card, so it's a great start.

Plus, this card has a 0% intro APR for 15 months from date of account opening on purchases. After that, there's a variable APR of 13.99 to 23.99%.‡

More rewards and no annual fee.◊ Head over to apply now.

https://mail.google.com/mail/u/0?ik=edh70c6a14&view=pt&search=all&permmsgid=msg-f%3A1677386249526093413&simplemsg-f%3A1677386249526093413

Confidential Treatment Requested
Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.

*Offer & Benefit Terms | Rates and Fees

Apply now

Looking for other options?
Check out more recommendations.

Already have this card?
More info means better recommendations.

Are you missing out on rewards?
Matching your cards could help you earn more.

This offer is current as of email send date.

**You have received this pre-approved offer because you met certain criteria determined by American Express for a pre-approved offer, as of the email send date. This is not a guarantee of approval. When making an approval decision, American Express may consider your credit score, any delinquency or bankruptcy on your credit report, your previous history with American Express, ability to pay, fraud risk and other eligibility requirements.

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Credit Karma Mail - Nice, valuable! You're pre-approved for this Amex Card.

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Exhibit C
Credit Cards Marketplace

Top picks
You have low balances and pay on time. Find a card that rewards your great credit habits.

- **Chase Sapphire Preferred® Card**
  - **Rewards rate:** 1x - 5x (Points per dollar)
  - **Welcome bonus:** 60,000 (Points)
  - **Editors' bonus estimate:** $1,026
  - **Annual fee:** $95

- **Citi® Double Cash Card**
  - **Rewards rate:** 1% - 2% (Cash back)
  - **Annual fee:** $0

- **Blue Cash Preferred® Card from American Express**
  - **Rewards rate:** 1% - 6% (Cash back)
  - **Annual fee:** $95

- **American Express Card**
  - **Rewards rate:**

Advertiser disclosure & editorial note
You're pre-approved
You're at 90% odds, so you'll likely get this loan subject to final checks of your information

**Loan Amount**
$15,000

**Payment Est.**
$463/month

**APR Est.**
8.99%

**Length**
36 months

**Interest & Fees Est.**
$2,871

Take offer

Show rate disclosure and partner details
Exhibit E
- Pre-approved offers give members certainty and transparency on offer decisioning
We believe Credit Karma represents a significant opportunity for customers to grow its card business while controlling quality.

- signed up, with permission to access their credit scores to make real time pre-approved offers.
Certainty is important for members; increase in click lift through conversion across the credit spectrum.
Exhibit F
Exhibit G
<table>
<thead>
<tr>
<th>Agenda</th>
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<td>What is a Marketplace?</td>
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<td>Member Experience</td>
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<td>Credit Cards</td>
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<td>Common Member Credit Card questions and Macro Responses</td>
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Application Declined Questions

I was declined for a pre-approved credit card offer through Ollo. How is that possible?!?!!?!
Approach

**Identify needs**
- Member is confused about pre-approval and what it means

**Terms and definitions**
- Pre-approval

**Clarification**
- Need to know specific card member applied for

**Where to look in the product**
- Login as user and navigate to cards to look for pre-approved offer.

**Articles and resources**
- Pre-approval resource (coming soon to KB near you)
- Escalate to credit karma