



Starbucks Card Duetto™ Visa honored by Business Week

Starbucks, Bank One, Visa U.S.A. deliver one of the "Best Products of 2003"

SEATTLE and WILMINGTON, Del. - Dec. 8, 2003 - The Starbucks Card Duetto™ Visa, launched earlier this year by Starbucks Coffee Company [NASDAQ: SBUX], Bank One [NYSE: ONE] and Visa U.S.A., was recognized by Business Week as one of the "Best Products of 2003."

The Duetto™ Card is the only financial services product to be recognized among a traditional list of honorees such as automobiles, hi-tech PDAs, digital cameras and sporting goods equipment.

"This is the most significant innovation in terms of card products since the introduction of co-branding in the late '80s," said John Gould, the director of consumer lending and bankcards at the Tower Group.

The first-of-its-kind Duetto™ Card provides Starbucks aficionados with rewards as part of the first formal customer appreciation program. Cardmembers enjoy the dual-functionality of a Visa credit card combined with the re-loadable Starbucks Card, making it convenient to pay, reload, earn and redeem rewards with one card.

Cardmembers earn one percent back in Duetto™ Dollars that are automatically loaded onto their Starbucks Card Account after each billing cycle. Duetto™ Dollars can be used to purchase anything at Starbucks locations including beverages, food and store merchandise.

Additionally, cardmembers will receive special Starbucks gifts and benefits with Starbucks Card Account purchases throughout the year and Starbucks will contribute \$5 to the Starbucks Foundation after each cardmember's first Duetto™ Card Visa purchase. The first recipient of the Starbucks Foundation donation will be Jumpstart, a national non-profit organization that recruits and trains college students to serve in a year-long mentoring relationship with preschool children from low-income communities.

Consumers may apply for the Duetto™ Card by visiting www.starbucksduetto.com, a Starbucks retail store or by calling Bank One at 888-894-0032. Media and consumers may find more information about the Starbucks Card Duetto™ Visa, including downloadable card art at www.duettopressroom.com.

Starbucks Coffee Company is the leading retailer, roaster and brand of specialty coffee in the world, with more than 7,000 retail locations in North America, Latin America, Europe, the Middle East and the Pacific Rim. The Company is committed to offering the highest quality coffee and the Starbucks Experience while conducting its business in ways that produce social, environmental and economic benefits for communities in which it does business. In addition to its retail operations, the

Company produces and sells bottled Frappuccino® coffee drinks, Starbucks DoubleShot™ coffee drink, and a line of superpremium ice creams through its joint venture partnerships. The Company's brand portfolio provides a wide variety of consumer products. Tazo Tea's line of innovative premium teas and Hear Music's exceptional compact discs enhance the Starbucks Experience through best-of-class products. The Seattle's Best Coffee® and Torrefazione Italia® Coffee brands enable Starbucks to appeal to a broader consumer base by offering an alternative variety of coffee flavor profiles.

Bank One Corporation is the nation's sixth-largest bank holding company, with assets of nearly \$290 billion. Bank One currently has more than 51 million credit cards issued and it is the largest Visa card issuer in the world. Bank One offers a full range of financial services to large corporate and middle market commercial customers and retail consumers. This press release and more information can be found on the Web at www.bankone.com.

Visa is the world's leading payment brand and largest consumer payment system, enabling banks to provide their consumer and merchant customers with a wide variety of payment alternatives. Nearly 21,000 financial institutions worldwide rely on Visa's processing system, VisaNet, to facilitate \$2.5 trillion in annual transaction volume with virtually 100 percent reliability. Consumers in more than 150 countries carry more than one billion Visa-branded cards, accepted at millions of locations worldwide. Within the U.S., nearly 14,000 financial institutions issue 396 million Visa cards, accounting for more than \$1 trillion in annual transaction volume. Visa offers a trusted, reliable and convenient way to access and mobilize financial resources - anytime, anywhere, anyway. For more information about Visa, please visit www.visa.com.

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