

New MSN Titanium Visa[®] Card Offers Consumers Exclusive Savings

REDMOND, Wash., and WILMINGTON, Del. -- Oct. 2, 2001 --The MSN[®] network of Internet services and First USA, Bank One's credit card company, launched the MSN Titanium Visa[®] card, the first exclusive credit card bearing the name and signature butterfly logo of MSN as well as the Microsoft Corp. trademark.

The MSN Titanium Visa card sports a translucent design and offers U.S. consumers a number of benefits:

- A zero percent introductory rate for six months
- Six months free* MSN Internet access (sign-up must occur before Dec. 1, 2001)
- Complimentary version of Microsoft[®] Money 2002 Standard software to help them better manage their personal finances

"Through the alliance with First USA, MSN delivers on its commitment to provide consumers with the best tools and services they need in one place to help simplify their lives," said Richard Bray, vice president of MSN at Microsoft. "By offering cardmembers a compelling offer for MSN Internet Access, including the award-winning financial management tools from CNBC on MSN Money, MSN is providing consumers with an even more comprehensive, integrated solution to manage all their credit needs."

By offering the MSN Titanium Visa card, First USA and MSN are expanding their marketing relationship that began in 1999. "We are providing consumers with an innovative credit card that utilizes MSN's Internet presence," said Dan Frate, president of First USA, the nation's largest Visa card issuer. "Working together, we can provide MSN's customers with service and accessibility that is second to none."

Cardmembers will have access to sophisticated financial tools on MSN and can apply for the MSN Titanium Visa card through the Banking section of CNBC on MSN Money. In addition, cardmembers can access updated account statements for their MSN Titanium Visa card at <http://visa.msn.com/> to monitor their monthly spending vs. their budget and keep their finances on track. Also, Money 2002 automatically downloads consumers' MSN Titanium Visa account transactions, keeping their Money files up to date.

More information on the MSN Titanium Visa card can be found at <http://moneycentral.msn.com/banking/services/msnvisa.asp>.

About MSN

MSN is the world's most popular destination on the Web, attracting more than 250 million visitors per month. Available in 33 markets and 17 languages, MSN provides consumers with their home on the Web -- where they can get everything they need from the Web and make the most of their time online. MSN is a world leader in delivering Web services to consumers and digital marketing solutions to businesses worldwide. MSN is located on the Web at <http://www.msn.com/>.

About Microsoft

Founded in 1975, Microsoft (Nasdaq "MSFT") is the worldwide leader in software, services and Internet technologies for personal and business computing. The company offers a wide range of products and services designed to empower people through great software -- any time, any place and on any device.

About First USA

First USA, a subsidiary of Bank One Corp. (NYSE "ONE"), is the largest issuer of Visa credit cards in the world, offering credit cards for consumers and businesses under the First USA and Bank One names and on behalf of its 1,900 marketing partners. These partners include some of the leading corporations, universities and affinity organizations in the United States. Bank One is the nation's sixth-largest bank holding company, with assets of more than \$270 billion. More information can be found at <http://www.firstusa.com/>.

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