

Marriott Rewards, Bank One And Visa Launch New Signature Card With Increased Benefits

Companies Expand Successful Marketing Relationship

WILMINGTON, Del. - June 11, 2002 - Marriott and First USA, Bank One's credit card company, today announced the continuation of their long-term relationship with the introduction of a new Signature card offering additional benefits to cardmembers. The new Marriott Rewards® Visa® Signature card provides unlimited point-earning capabilities and enhanced Signature-level benefits to both new and existing cardmembers.

New cardmembers will also earn 10,000 bonus Marriott Rewards points when making their first purchase with the Marriott Rewards Visa Signature card. Existing cardmembers will automatically be upgraded to the new Signature card with its enhanced benefits -- with no changes to their existing annual fee or interest rate.

"Our expanded partnership with First USA will continue to be a key component of the best-in-class service provided to our Marriott Rewards members," said John Marriott, executive vice president of sales and marketing for Marriott International. "The Marriott Rewards Visa Signature product provides our members with the financial freedom and flexibility they need and deserve."

"We've enjoyed this strong alliance with Marriott and are proud to extend our relationship," said Tom Kerwin, executive vice president of relationship marketing, First USA. "Marriott is an exceptional marketing partner, and we look forward to continuing to provide consumers with enhanced products and services including the new Signature card."

Marriott Rewards Visa Signature cardmembers earn three Marriott Rewards points for every dollar in purchases at 2,100 Marriott hotels and one point for every dollar spent elsewhere. Additional benefits include:

- No pre-set spending limit
- 24-hour concierge service
- Up to \$1 million in travel accident insurance
- Up to \$300 trip delay insurance
- Plus, many other travel- and purchase-related benefits

For more information on the enhanced benefits of the new Marriott Rewards Visa Signature card, visit www.marriottrewards.com/visa.

About Marriott Rewards

In May 1997, Marriott International, Inc. (NYSE:MAR) introduced Marriott Rewards, the world's largest multi-brand frequent guest program with 2,100 participating hotels and more than 16 million members. Marriott Rewards offers members the choice of earning/redeeming points, or earning frequent flyer mileage at nine distinct lodging brands - Marriott Hotels, Resorts and Suites; Renaissance Hotels, Resorts and Suites; Marriott Conference Centers; Marriott Vacation Club International; Courtyard by Marriott; Fairfield Inn by Marriott; Residence Inn by Marriott; SpringHill Suites by Marriott and TownePlace Suites by Marriott. Points may also be earned at ExecuStay by Marriott and Marriott Executive Apartments. For the past five years, Marriott Rewards has been named "Best Hotel Reward Program in the World" by Business Traveler magazine. Marriott Rewards can be found online at www.marriottrewards.com.

About First USA

First USA, a subsidiary of Bank One Corporation (NYSE: ONE), is the largest issuer of Visa® credit cards in the world. First USA offers credit cards for consumers and businesses under the First USA and Bank One names and on behalf of its marketing partners, including some of the leading corporations, universities and affinity organizations in the United States. Bank One Corporation is the nation's sixth-largest bank holding company, with assets of more than \$260 billion. Visit our site at www.firstusa.com.

About Visa

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. More than 14,000 U.S. financial institutions rely on Visa's processing system, VisaNet, to facilitate over \$915 billion in annual transaction volume - including roughly half of all Internet payments - with virtually 100 percent reliability. U.S. consumers carry more than 376 million Visa-branded cards, accepted at more than 24 million locations worldwide. Visa's people, partnerships, brand, technology and security standards are helping to

create universal commerce - the ability to safely conduct transactions anytime, anywhere, anyway. Please visit www.visa.com for additional information.