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MBNA Marketing Systems, Inc.
M.S. 700768
Wilmington, Delaware 19884-0768

Additional Officers and Director

<u>Name</u>	<u>Title</u>	<u>Address</u>
Richard K. Struthers	Vice Chairman / Director	M.S. 700768; Wilmington, DE 19884-0768
Joseph DeSantis	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
K. David Elgena	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
Shane G. Flynn	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
Craig Lewis	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
Francis H. Otenasek	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
John C. Richmond	Executive Vice President	M.S. 700768; Wilmington, DE 19884-0768
William H. Daiger	Managing Director	M.S. 700768; Wilmington, DE 19884-0768
Thomas J. Ginley	Managing Director	M.S. 700768; Wilmington, DE 19884-0768
Vernon H.C. Wright	Treasurer	M.S. 700768; Wilmington, DE 19884-0768
Victor P. Manning	Assistant Treasurer	M.S. 700768; Wilmington, DE 19884-0768
John W. Schefflen	Secretary	M.S. 700768; Wilmington, DE 19884-0768