



You've raised them to be independent thinkers.  
Now help them become fiscally independent.



## Introducing RBN's Graduated Credit Card

You're proud of your kids. They're leaders in and out of school. They don't get talked into things just because their peers are doing it. Their self-confidence shines through and it's time for them to develop some financial independence. Without learning financial responsibility, most young adults will find themselves with large amounts of credit card debt when they graduate from college or university.

Start your son's or daughter's financial independence with an RBN Graduated Credit Card. RBN's Graduated Credit Card looks, feels, and works like a credit card but grows with a young adult's financial independence.

Beginning as a pre-paid credit card, the RBN Graduated Credit Card is paid in advance and easily reloaded. At any point, you may advance purchasing power by providing security funds as collateral for credit. As your son or daughter develops credit responsibility, RBN will increase the credit limit of the Graduated Credit Card until eventually the Graduated Credit Card is a regular bank credit card.

### APPLY TODAY

- Speak with your banking representative
- Drop by your local RBN branch
- Call 1-800-123-4567  
TTY 1-866-123-4567
- [www.royalbanknorway.com](http://www.royalbanknorway.com)



**RBN** Royal Bank of Norway