MBNA ★ AMERICA

COMMENDATION

Carol Frazier

CUSTOMER ADVOCATE

December 2003 — DATE

Southern Region — DEPARTMENT

IT IS ALWAYS THE THOUSANDS OF LITTLE THINGS
DONE RIGHT THAT ADD UP TO THE UNASSAILABLE ADVANTAGE

Southern Region Top Performer

This commendation is awarded to Carol Frazier in recognition of their superior performance in Fraud Detection during the month of December. Carol is being recognized for her commitment to the company's precepts, as demonstrated in her performance, is a goal that we should all strive for. CONGRATULATIONS!

PPH = 140.02 Quality 100%

Stephan R. Roker, SVP

Scott A. Hudson, REVP

MBNA ★ AMERICA

COMMENDATION

Carol Frazier
CUSTOMER ADVOCATE

May 2003
DATE

Southern Region
DEPARTMENT

IT IS ALWAYS THE THOUSANDS OF LITTLE THINGS
DONE RIGHT THAT ADD UP TO THE UNASSAILABLE ADVANTAGE

Southern Region Top Performer

This commendation is awarded in recognition of superior performance in TACS during the month of May. Thank you for your commitment to the company's precepts. It is this type of commitment, as demonstrated by your performance, that forms the cornerstone of MBNA's success, and a goal we should all strive for. CONGRATULATIONS!

Scott A. Hudson

Scott A. Hudson, REVP

MBNA ★ AMERICA

COMMENDATION

Carol Frazier

CUSTOMER ADVOCATE

August 2003 DATE

Fraud Detection DEPARTMENT

IT IS ALWAYS THE THOUSANDS OF LITTLE THINGS *DONE RIGHT* THAT ADD UP TO THE UNASSAILABLE ADVANTAGE

We would like to recognize Carol for an outstanding call heard during a recent senior manager listening session. In a challenging conversation in which a Customer was declined for several charges, Carol took it upon herself to demonstrate what makes MBNA superior in Customer satisfaction. She took the time to contact each merchant, and expedite the resubmission of each transaction. She did this with tremendous tone, call control and active listening skills. The call ended with not only successfully meeting the Customer's request, but more importantly, a strengthened Customer relationship.

Thank you Carol for exemplifying the precept, "Work hard in an environment absolutely committed to excellence and Customer satisfaction."

Great job.

Excellent!

Fantastic!
J. Kelly

MBNA ★ AMERICA

COMMENDATION

Carol Frazier
CUSTOMER ADVOCATE

December 30, 2003 — DATE

Fraud Detection — DEPARTMENT

IT IS ALWAYS THE THOUSANDS OF LITTLE THINGS *DONE RIGHT* THAT ADD UP TO THE UNASSAILABLE ADVANTAGE

This Commendation is being presented to Carol Frazier as formal recognition of the leadership skills, job knowledge, and dedication she displayed over the course of the past several months. Carol has played a significant role in the success of her peers by sharing her best demonstrated practices and patiently answering their questions. She thoroughly documents all relevant information and incorporates best demonstrated practices into her daily work routine resulting in 100% quality scores during the months of September, October and November. In addition, Carol has also increased her PPH every month since joining Fraud Detection in June. Carol uses our team meetings and browse sessions to reinforce consistency and increase the team's overall job knowledge. She has demonstrated leadership by assisting Fraud Services, remaining focused, successfully participating in the Risk Detection program, and taking advantage of opportunities to positively impact the team. Carol is truly an asset to her team and her department. Great Job Carol Frazier!!!!!

MBNA Is A Company of People Committed To:
Expecting and accepting from ourselves nothing short of the best.
Remembering that each of us, the people of MBNA
make the unassailable difference.