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