



News Release

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U.S. BANK AND HERITAGE AFFINITY SERVICES LAUNCH FIRST-OF-ITS-KIND AFFINITY REWARDS CARD IN SUPPORT OF ISRAEL

MINNEAPOLIS and NEW YORK (Nov. 1, 2005) – Heritage Affinity Services (HAS) and U.S. Bank have partnered to offer HAS Advantage Visa® Platinum credit card, the first ever affinity and rewards card in support of Israel. HAS, together with U.S. Bank, will donate a percentage of each purchase made by card members to an Israel-related charitable organization of their choice, while earning one HAS rewards point for every dollar they spend. The card will be available starting Nov. 20.

HAS Advantage card members can support up to five Israel-related charitable organizations within the HAS network, which includes hospitals, social service agencies, universities, humanitarian causes, emergency services and community development programs in Israel. HAS is currently enlarging the list of charities to offer card members the opportunity to support a wide variety of important causes.

At the same time, HAS Advantage card members earn one HAS Advantage point per dollar spent. HAS has partnered with EL AL Airlines, the Dan and Sheraton Hotels and car rental companies, Avis and Budget in Israel, to encourage card members to redeem points for Israeli travel. In addition, HAS offers a very competitive rewards program, including the option for card members to redeem points for domestic travel on any airline, as well as brand-name merchandise, electronics, Judaica, gift certificates and more.

"We're thrilled to partner with an organization as highly-regarded and respected as Heritage Affinity Services," said Tanya Turner, Senior Vice President of affinity products at U.S. Bank. "We are confident that this partnership will result in valuable returns for HAS and its members, and we look forward to the new opportunities that this relationship will provide in the future."

Founded by Menachem Landau and Zev Dobuler, the HAS Advantage Card is the first affinity credit card of its kind that targets Israeli charities while promoting Israeli investment and tourism. "The card is an easy way for the Jewish communities to support Israel," said Dobuler, co-founder and CEO of HAS. "You can spend money on your HAS Advantage Card everyday while benefiting Israel's economy."

"We invested the past three years developing a very comprehensive and unique credit card platform to offer the most value to our target market," said co-founder and CEO of HAS, Landau. "It is essential that our rewards program is not only comparable to any credit card, but exceeds its value with the unique redemption opportunities and charitable component. The HAS philosophy is to keep the Jewish community connected to Israel every day, without changing their daily routine."

For more information about Heritage Affinity Services and its Advantage Card, visit www.HASAdvantage.com.

U.S. Bancorp (NYSE: USB), with \$207 billion in assets, is the 6th largest financial holding company in the United States. The company operates 2,396 banking offices and 4,986 ATMs in 24 states, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. U.S. Bancorp is home of the Five Star Service Guarantee in which the company pays customers if certain key banking benefits and services are not met. U.S. Bancorp is the parent company of U.S. Bank. Visit U.S. Bancorp on the web at usbank.com.

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