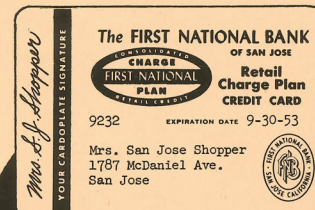


FIRST NATIONAL BANK OF SAN JOSE PROMOTIONAL CALENDAR
FEATURING CARDOPLATE, 1955

Ladies ...
Shop Without Money!



This Credit and identification
card will open your charge
account in over a hundred stores
wherever
you find this emblem.




CARDOPLATE SERVICE COSTS YOU NOTHING!

Just mail the coupon below and you'll
receive an application blank by return
mail. Make only a **SINGLE** payment once
a month for all your monthly purchases.

the
FIRST NATIONAL BANK
of San Jose

Neighborhood Banking • DOWNTOWN • BEVERLY • BURBANK • MAYFAIR • FIRST-WILLOW
MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION • ESTABLISHED 1874

 THE FIRST NATIONAL BANK OF SAN JOSE
Retail Credit Dept. P. O. Box 1000
San Jose, California

Gentlemen: Name.....
I would like to have a Cardoplate Credit Card. (Please Print)
Street Address.....
City.....

102-285C — 2 col. x 10 inches O. K. PROOF
Newspapers — Spring, 1953

Proof from
LONG ADVERTISING SERVICE
San Jose - San Francisco - Fresno

CREDIT CARD PIONEER

THE FIRST GENERAL-PURPOSE CREDIT IN THE UNITED STATES IS BELIEVED TO HAVE BEEN INTRODUCED IN 1950.

First National Bank of San Jose, a heritage bank of BNP Paribas, helped lead the pack, introducing the first credit card in California in 1953. It called its product Cardoplate. An early advertisement proclaimed, "Ladies, Shop Without Money!" It said Cardoplate was available without fee and allowed holders to "make only a SINGLE payment once a month for all your monthly purchases." Cardoplate was successful for nearly two decades; there were 135,000 holders by 1968. However, the rise of today's large national credit cards was a death blow, and Cardoplate was eventually phased out. Today, when people's wallets are filled with credit cards, it's hard to imagine what a revolutionary idea Cardoplate was in its time.