MBNA



Winning Reach and Visibility in 1996

JAG Promotions

Marketing Plan / Sponsorship Proposal

1996 American City Racing League Professional Road Racing Championship Series

I. Situation Analysis

The 1996 American City Racing League (ACRL) professional road racing championship series offers MBNA a unique opportunity for additional visibility and promotion of its affinity cards and services among potential customers through the use of professional Sports 2000 racing in a number of West Coast regional markets.

How can MBNA successfully communicate a winning performance and value message to potential high quality customers of its financial and credit services?

By joining Bank of the West and Team San Jose (1991, 1992, 1993 and 1995 team champions) and co-sponsoring a Bank of the West / MBNA branded ACRL racing car during the 1996 racing season, MBNA can repeatedly reach an extremely attractive, high demographic audience of participants and spectators likely to be interested in financial and banking services. MBNA will also receive additional reach through publicity, media coverage, and traditional advertising media with JAG Promotions sponsors.

Team San Jose ties directly into a new and significant market for MBNA, (the San Jose / San Francisco Bay Area) and the racing season will cover a broad area of the West Coast from Seattle to Phoenix, with most of the events in Northern California. Scheduled events for 1996 include SCCA Trans - Am (Reno Street Race), NASCAR Winston West and Southwest Tour (Mesa Marin), and IMSA World Sports Cars at Sears Point in Sonoma. Three to four events will be nationally televised through Speedvision, the new 24 hour motorsports cable channel.

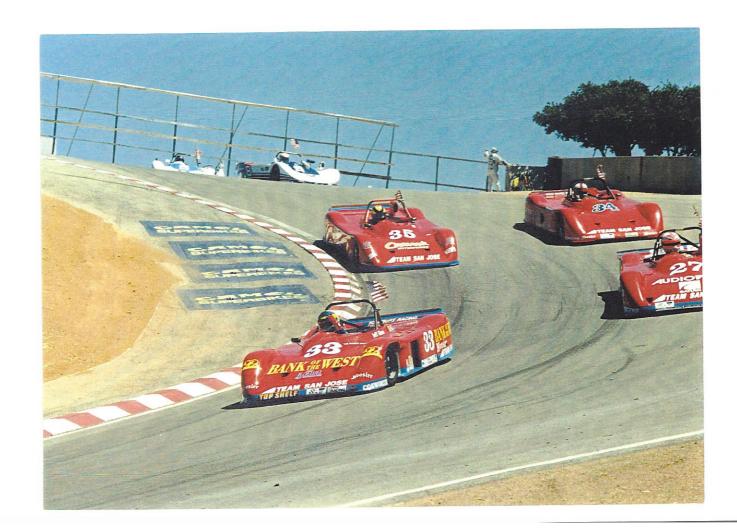
II. Background

The American City Racing League is professional road racing's only series run exclusively on the West Coast. Sanctioned by the Sports Car Club of America (SCCA), the ACRL was introduced in 1988, adding a new concept to professional auto racing: "City Team" racing. The league is comprised of fourteen West Coast cities represented by city teams of two to four cars. In addition to an individual driver points championship, each car contributes points towards a city team championship. The ACRL competes as a support series at some of the most popular road racing events on the West Coast, including IndyCar races and SCCA's Trans - Am series. 1995 series sponsors included Cosworth Engineering, Hoosier Tires, Meguiar's Car Care Products, and Daeco Fuels.

II. Background (continued)

ACRL's management has three key goals for the series. The first is to provide a high visibility, promotable racing series which yields maximum media impact for the sponsors, promoters, and racers. Second is to supply the closest and safest possible competition on track in order to provide the best driver testing ground in a professional racing environment. The third is to create the maximum spectator excitement through the use of the City Team concept.

Team San Jose provides a high opportunity for winning and exposure in 1996. Team San Jose has won the team championship in 1991, 1992, 1993 and 1995. In addition to JAG Promotions driver Jeff Glenn, (1995 ACRL Rookie of the Year, 1995 ACRL Rising Star Award, Third in the overall driver's championship, and 1994 SCCA San Francisco Regional champion) Team San Jose members include Lee Lucas of the Lucas Dealership Group, (ACRL series champion and SCCA National Champion in 1993 and winner of the most ACRL races in 1994) and Bob Dorricott Sr. (Owner of the Dorricott Racing Indy Lights team.) Combined, this group of drivers represents ACRL's strongest team for the 1996 season.



III. Demographics

The sponsorship message and promotion will reach an extremely attractive audience; the participants, SCCA members, spectators and fans. ACRL reaches a large number of spectators as its races are scheduled as part of major IndyCar, IMSA, (International Motor Sports Association) SCCA Trans - Am and NASCAR weekend events. ACRL also is the featured event at some West Coast SCCA National races. During the 1996 season, there is a unique and cost effective sponsorship opportunity to deliver your corporate message to the targeted audience.

SCCA PRO RACING DEMOGRAPHICS:

SCCA Members:

AGI	<u> </u>	EDUCATION	
Under 18	1%	High School Graduate	13%
18 to 24	6%	Attended College	28%
25 to 34	28%	College Graduate	32%
35 to 49	49%	Post - Graduate Study	27%
50 and up	16%	,	2.70

ANNUAL INCOME		OCCUPATION	
\$20,000 or less	4%	Manager/ Proprietor/ Self	32%
\$20,000 to \$29,999	10%	Engineer/ Doctor/ Lawyer	20%
\$30,000 to \$39,999	9%	Sales	8%
\$40,000 to \$49,999	12%	Other White Collar	16%
\$50,000 to \$59,999	14%	Supervisor/ Foreman	3%
\$60,000 to \$69,999	9%	Technician/ Craftsman	12%
\$70,000 to \$79,999	10%	Professional Mechanic	5%
\$80,000 to \$99,999	12%	Student/ Retired/ Unemployed	8%
\$100,000 to \$124,999	7%	1 - 3	
\$125,000 or more	12%		

MARITAL STAT	CUS	SE	X
Married	63%	Male	78%
Single	26%	Female	22%
Separated/ Divorce	ed/		
Widowed	11%		

III. Demographics (continued)

SCCA FAN DEMOGRAPHICS:

AGI	E		EDUCATIO	N	
Under 18	3%	,	Some High School/ L	CONTRACTOR OF STREET	3%
18 to 24	18%		High School Graduate		14%
25 to 34	38%		Attended College		38%
35 to 49	29%		College Graduate		28%
50 and up	12%		Post Graduate Study		16%
ANNUAL II	NCOME		OCCUPATION	ON	
\$15,000 or le	ess	7%	Professional		39%
\$15,000 to \$	24,000	17%	Manager/ Pro	prietor	18%
\$25,000 to \$	34,999	22%	Sales/ Promot	ion	10%
\$35,000 to \$	49,999	25%	Student/ Retir	ed/	
\$50,000 or m	nore	29%	Unemplo	oyed	8%
			Other		25%
MARITA	AL STAT	TUS	SEX		
Married		35%	Male	75%	-
Single		54%	Female	25%	
Separated/ D	ivorced/				
Widowe	d	11%			

IMSA FAN DEMOGRAPHICS:

AGE		EDUCATION	
Under 18	1.5%	Some High School	2.6%
18 to 24	11.5%	High School Graduate	34.1%
25 to 34	28.6%	College Graduate	42.9%
35 to 44	34.1%	Post Graduate	20.4%
45 to 54	18.6%		
55 +	5.7%		

ANNUAL INCO	ME	OCCUPATION	
\$19,999 or less	6.1%	Professional/ Managerial	57.0%
\$20,000 to \$29,999	10.7%	Technical/ Clerical/ Sales	18.2%
\$30,000 to \$39,999	14.1%	Craft/ Precision	13.5%
\$40,000 to \$49,999	16.4%	Unskilled	3.3%
\$50,000 or more	52.7%	Other	8.0%

III. Demographics (continued)

IMSA FAN DEMOGRAPHICS (continued)

Marital Statu	IS	SE	X
Married	52.4%	Male	76.8%
Single	36.4%	Female	23.2%
Divorced/ Widowed	9.5%		

INDYCAR FAN DEMOGRAPHICS:

AGE		EDUCATION		
Under 21	5.7%	Some High School 3.9%		
21 to 29	28.8%	High School Graduate 28.4%		
30 to 39	32.1%	Some College 31.9%		
40 to 49	20.2%	College Grad/ Post Grad 35.4%		
50 +	12.8%			

ANNUAL INCO	ME	MARITAL S	TATUS
\$15,000 or less	4.6%	Married	52.4%
\$15,000 to \$24,999	10.2%	Single	37.1%
\$25,000 to \$34,999	16.9%	Divorced/ Widowed	9.5%
\$35,000 to \$49,000	22.3%		
\$50,000 to \$74,999	22.3%		
\$75,000 or more	16.0%		

SEX		
Male	69.3%	
Female	30.7%	

IV. Strategic Objectives

- a. To obtain positive visibility for MBNA with an attractive and receptive target audience during the 1996 ACRL road racing season with a MBNA / Bank of the West branded Team San Jose race car.
- **b.** To further reach MBNA's audience of existing and potential consumer and business customers through local and national media publicity as well as through repeated exposure at the events and television coverage.
- c. To effectively "merchandise" MBNA's involvement in West Coast motorsport by involving JAG Promotions in MBNA promotional, merchandising, and / or advertising activities.
- **d.** To utilize the events for increased brand visibility and for corporate hospitality or promotional activities.
- e. To secure additional advertising space in co sponsor's publications, outdoor, or TV / radio stations at no additional cost.

V. Tactics

To meet the strategic objectives JAG Promotions and MBNA will need to undertake a multi - faceted effort.

- a. During the 1996 season, the Bank of the West / MBNA race car can carry prominent MBNA identification on the top and each side of the race car. As a co sponsor MBNA will have large signage on the car, positioned in a field containing no other sponsors or visual clutter.
- **b.** To obtain print publicity, JAG Promotions will develop press releases with MBNA and deliver it to key local media and race related publications. (See section V. Media coverage for details.)
- c. To merchandise MBNA's involvement, the Team San Jose MBNA race car can be made available for static display at corporate special events and other appropriate West Coast events during non race dates; JAG Promotions will grant MBNA the right to photograph the race car for advertising and publicity use throughout the season.

V. Tactics (continued)

- d. MBNA can take advantage of the opportunity to conduct hospitality activities at events (such as Sears Point International Raceway.) Client and business entertainment can open doors to new business and strengthen established ties. (See section VI, promotion.)
- e. Signage on the tow vehicle / trailer will serve as a rolling billboard while in transit to the events, and in the paddock at the events.
- **f.** Direct marketing and collateral materials can be made available for distribution at the events.
- g. JAG Promotions can organize 1/2 hour television shows doccumenting the team and focusing on MBNA and other sponsor involvement for under \$4,000 per 1/2 hour for Sports Channel reaching 8.4 million households.
- h. JAG Promotions is currently negotiating with some major national and local magazines / TV stations that serve the Bay Area market (including Metro, Computer Life Magazine, KJWL radio, KOFY TV 20 etc.) for co-sponsorship that would allow JAG Promotions to give MBNA advertising space in these publications or on these stations worth up to the entire value of the sponsorship dollar. JAG Promotions has an increased commitment for the second consecutive year from KJWL FM Radio (\$25,000 +of airtime), Fresno's # three station. Also, outdoor media trade outs are being pursued.

VI. Media Coverage

Press releases in conjunction with each race will be prepared by a public relations professional and will be delivered to the publications serving Bay Area markets as well as markets in each event area. These will include (but are not limited to) general interest and specialty publications as follows:

GENERAL	SPECIAL INTEREST	
San Jose Mercury News	SCCA Sportscar	
San Francisco Chronicle	Speed Sport News	
San Francisco Examiner	On Track	
Oakland Tribune	Autoweek	
Contra Costa Times	The Wheel	
The Valley Times	Motoracing	
Newspapers in event areas	Racer	

Special interest publications will be the target of a minimum of two special interest stories prepared by a professional freelance writer tying the sponsor's business involvement with racing, featuring Team San Jose and the MBNA Sports 2000 race car. Target publications include the following: (Next Page)

VI. Media Coverage (continued)

GENERAL CAR / RACING

Diablo Magazine On Track

Magazine section SF Chronicle / Examiner SCCA Sportscar

San Jose Business Journal Speed Sport News

San Francisco Business Journal

The Wheel

Drive section SJ Mercury

Motoracing

MBNA internal publications Sportscar International

JAG Promotions is proud be involved with the Leukemia Society of America in 1996. Our Team San Jose car will carry the Leukemia Society logo, and our driver and team will be involved with activities to promote the charity. This charity activity will help maximize the effectiveness of our publicity efforts, as well as generating positive visibility for all of the sponsors involved with JAG Promotions.

VII. Promotion

The scheduled ACRL races with SCCA Trans Am and support dates with NASCAR Winston West, IMSA, and events at Sears Point in Sonoma would provide an excellent opportunity for direct marketing of the Bank of the West MBNA credit card and / or other auto related affinity cards on the West Coast. MBNA could also participate with Bank of the West's corporate hospitality activities (at Portland, Reno, and Sonoma) with local MBNA employees or business contacts in each of the event areas, in addition to receiving increased visibility as a result of a local promotion with the racing activity, etc. The ACRL events would provide additional exposure with a considerable audience, a venue for making contacts with other companies and participants in the sport, and a MBNA branded ACRL car could be made available for display. This could be adapted to various locations during the season, including the NASCAR event at Sears Point in May, and the San Francisco and San Jose International Auto Shows. The race car would be an interesting platform for MBNA's West Coast affinity card advertising and support ad and merchandising activities featuring MBNA's race car. (For example - MBNA Racing mouse pads, shirts, etc. capitalizing on the involvement.)

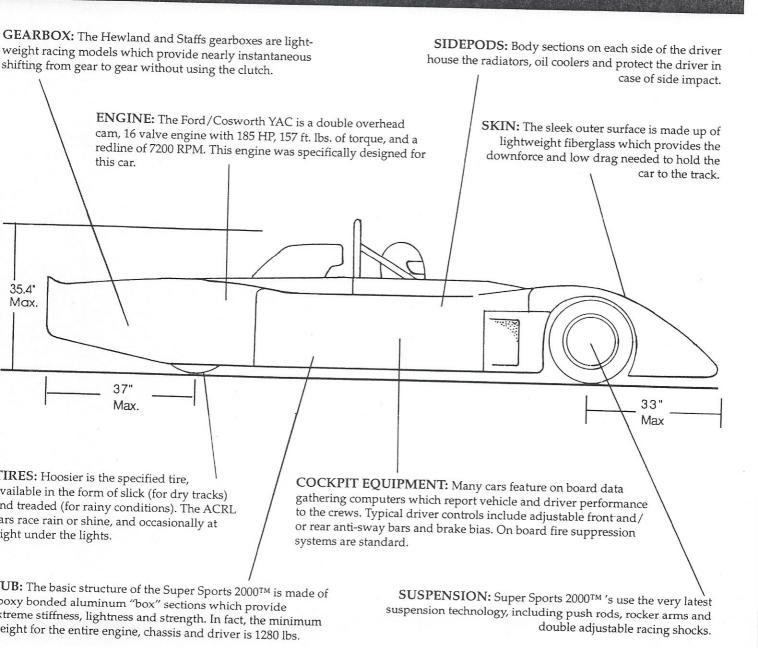


VIII. Car and Preparation

The MBNA / Bank of the West Sports 2000 race car is a Swift DB - 5 with a Cosworth Ford engine, which represents the latest in design technology in the series, and has been the most successful chassis since its introduction in 1990.

Engineering, chassis preparation, and computer data acquisition analysis will be provided by Team Lucas Pro-motions located Sunnyvale CA. They have developed ACRL championship winning cars for several years and are recognized as one of the most effective and successful race preparation facilities in Northern California.

The Cars



IX. Budget

All sponsorship funding is to defray the costs of the racing effort and the marketing of the MBNA name. Sponsorship of an ACRL racing program is one of the best marketing values in professional motorsports. JAG Promotions will maximize the exposure and coverage of MBNA's involvement in the series with superior media relations, press materials, and aggressive promotion.

Co - sponsorship for the entire 1996 ACRL Season

Co - sponsorship includes graphics for the car, trailer, as well as branding on crew uniforms and the drivers suit. Also included are all costs for press releases, press kits, special interest stories and race car transport for corporate static display at non - confilcting events. Co - sponsor will receive advertising space contributed by other co - sponsors. Hospitality can also be incorporated into a co - sponsorship package.

At this time, sponsorship could include significant commercial radio air time with KJWL FM radio. Current negotiations include outdoor advertising with 3M (approved regionally), and print space with Ziff-Davis Consumer Media Group - Computer Life and Computer Gaming World Magazines.

Associate Sponsorship

Associate level sponsorship includes graphics for the car, trailer, and can include the driver's suit. Included are all costs for press releases, press kits, and special feature stories covering the sponsor's involvement. Access to all team hospitality is provided. Associate level sponsorship begins from \$5,000.

The level of sponsorship and commitment are flexible. Other levels are available. One race programs or multiple series exposure from selected United States FF2000 televised events are also possible and negotiable. I will contact you within a few days to further discuss sponsorship options, programs, and prices.



X. Evaluation

Given the strong spectator pull of motorsport, repeated exposure to a highly attractive target audience and the close ties to a major marketing area, MBNA's involvement with JAG Promotions and Bank of the West will result in increased exposure and stronger positive associations with the company. This positive feeling from involvement in the sport will place MBNA "front of mind" with prospective business and retail customers. Series coverage includes *On Track Magazine*, *National Speed Sport News*, and *SCCA SportsCar*, offering MBNA a chance for increased visibility with targeted consumers.

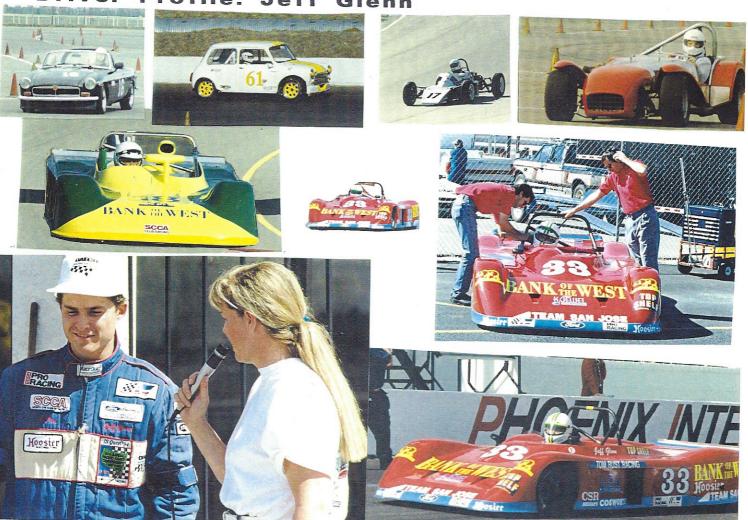
Based on JAG Promotions previous involvement with Sports 2000 racing and the measurable results that have been achieved for the sponsors, the West Coast ACRL professional road racing series and Team San Jose represent an excellent vehicle for extending MBNA promotional activity and visibility into the spectrum of professional road racing on the West Coast. Professional road racing will enable MBNA to market their Bank of the West cards and / or affinity cards, network within the sport, and receive more frequent coverage on a regional and national level.

With trade - outs with other Team San Jose sponsors, MBNA would benefit from traditional advertising space in addition to motorsports promotion that includes spectator and race community visibility, TV coverage, and event related hospitality and promotions.

Given Team San Jose's high potential for success and visibility in 1996, and JAG Promotions affiliation with the **Leukemia Society of America**, the likelihood of feature story placements in the local and national media is very high. These placements can be analyzed for circulation, content, and MBNA message / copy points.

Success in these activities will provide MBNA with substantial visibility for the invested sponsorship dollar, and will ensure that MBNA's message reach the targeted consumer audience at the track, and through media activity generated by the team on a local, regional, and national basis. With the support of MBNA, JAG Promotions is dedicated to the task of "winning" and staying ahead of the competition; at the races, and in the world of business.

Driver Profile: Jeff Glenn



Jeff Glenn, twenty-three, is a senior at San Jose State University, finishing up an Advertising and Business Management double major; and is pursuing a career in professional driving as well as corporate and motor sports promotion.

1995: SCCA Pro Racing's American City Racing League

Consistent top five finishes and always running at the front of the field led to:

1995 ACRL Rookie of the Year

1995 ACRL Rising Star Award

1995 City Team Championship - Team San Jose

Third Place in the overall Driver's Championship

Qualified in the "Daeco Fast Five" six times in six attempts

Started his own company, JAG Promotions, to promote his sponsors.

1994: SCCA San Francisco Region Champion in S2000

Four poles and five wins in six races run

1993 SCCA SF Region Champion SOLO II - (Lotus 7)

1992 SCCA SF Region Champion SOLO II + American Autocross Series Championship

1991 SCCA SF Region Champion SOLO II - (Lotus 7)

Jeff is a graduate of the Bob Bondurant High Performance Driving School, and the Jim Russell Racing School. Since age sixteen, he has been competitively racing sports cars in Sports Car Club of America competition.