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**OLIVIA CRUISE LINE OFFERS THE FIRST CREDIT CARD
CATERING TO THE LESBIAN MARKET**

Olivia Partners With MBNA

SAN FRANCISCO, CA – (March 21, 2006) – Olivia, the world’s largest lesbian lifestyle company, and MBNA America Bank, N.A., announced the signing of a joint marketing agreement under which Olivia will immediately begin offering Olivia Credit Cards to its customers.

“By using their Olivia credit cards on everyday purchases, our customers will earn points redeemable for Olivia dollars, which can be used to buy down the value of Olivia trips, get upgrades, or even purchase entire vacations,” explained Amy Errett, CEO of Olivia. “Our card holders have also told us they are proud to use this card and support a lesbian company that stands for social advocacy.”

The Olivia card allows members to start earning points immediately towards Olivia vacations, airfare, and cash back, as well as everything MBNA’s WorldPoints rewards program has to offer. In addition, Olivia customers will earn 1 point for every \$1 in net retail purchases while securing a low introductory APR with no annual fees.

“Olivia is a very strong brand,” said Michelle Shepherd, group executive of MBNA. “We look forward to providing Olivia and their customers with the best in financial products and services.”

Founded in San Francisco in 1973, Olivia, the premier lifestyle company serving the lesbian community, reaches more than 50 million people internationally. Over 75,000 people have traveled with Olivia in the last 10 years. Olivia charts entire ships or resorts to create one-of-a-kind vacations for lesbians, gay men and their family and friends, delivering world-class entertainment along the way. Exotic destinations offered by Olivia include Costa Rica, European cities, Alaska, Hawaii, the Caribbean Islands and Antarctica. For more information, visit the company’s Web site at www.olivia.com.

MBNA, a wholly owned subsidiary of Bank of America Corporation (NYSE: BAC), is the recognized leader in affinity marketing. MBNA credit cards and related products and services are endorsed by more than 5,000 organizations worldwide. For more information, visit the company’s Web site at www.mbna.com or Bank of America’s site at www.bankofamerica.com.

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