

Visa Credit Card Application

Choose one: Rewards – Visa Signature (USH SC 7331 PC 3449)
 No Rewards – Visa Platinum (UPV SC 7338 PC 3431)

Choose one: Individual Account
 Joint Account

Note: If no selection is made or both products are selected, we will process your application for a Visa Signature card.
 SEE SUMMARY CHART ON THE LEFT FOR RATES, FEES AND OTHER COST INFORMATION.

Applicant Information

First Name: _____ MI: _____

Last Name: _____ Suffix: _____

Date of Birth: ____/____/____ Soc. Sec. #: ____-____-____

Address: _____ (Required – No P.O. Boxes Allowed) (Apt. #) _____

City: _____ State: _____ Zip: _____

Time at Address Yrs/Mos: _____/_____

Home Phone #: _____-_____-_____

Cell Phone #: _____-_____-_____

E-mail Address:² _____

Mailing Address: _____ (If Different Than Above) (Apt. #) _____

City: _____ State: _____ Zip: _____

Current Employer: _____

Work Phone #: _____ Employed Yrs/Mos: ____/____

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Applicant's Annual Income: (Required) \$ _____

Annual Amount of Other Income: \$ _____

Source of Other Income: _____

Own Home Rent Parents Other

Monthly Housing Payment: \$ _____

Please check your Financial Relationships with this Institution:

Checking Savings Money Market/Investment
 Mortgage/Home Equity Auto Loans

Joint Applicant Information

First Name: _____ MI: _____

Last Name: _____ Suffix: _____

Date of Birth: ____/____/____ Soc. Sec. #: ____-____-____

Address: _____ (No P.O. Boxes Allowed) (Apt. #) _____

City: _____ State: _____ Zip: _____

Home Phone #: _____-_____-_____

Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Joint Applicant's Annual Income: \$ _____

To add an optional authorized user to your account, please enter the name below. (Please leave blank if no additional card is requested.)³

First Name: _____ MI: _____

Last Name: _____

¹If this is to be an Individual Account, married Wisconsin residents must provide the name and address of their spouse in the Joint Applicant section. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

²Once your account is open, your email address may be used to communicate periodic account updates and offers.

³You may request a card be issued on your Visa Card account to a person you authorize to use your account. This person is called an Authorized User. You agree to be responsible for all transactions the Authorized User makes on your account.

Important Terms and Application Agreement

By signing below, you understand and agree that Elan Financial Services ("we," "us" or "our") as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this Application, you will be individually liable (or, for joint Accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing a telephone number for a cellular phone or other wireless device, you expressly consent to receiving communications at the number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from us and our affiliates and agents. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider. By signing below, you also agree that we may verify your employment, income, address, and all other information provided with other creditors, credit reporting agencies, employers, third parties, and through records maintained by federal and state agencies (including state motor vehicle departments) and waive any rights of confidentiality you may have in that information under applicable law. **You also agree that should your Application for a Visa Signature card be denied, submitting this Application constitutes your permission to automatically consider you for a Select Rewards card.** You also agree that in order to open and administer the Account that may be established as a result of this Application, that we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity. Information from this Application may be shared with our affiliates. By signing below, you certify that you read and understood the disclosures here and you agree to the terms of this Application.

Overlimit Transaction Opt In Right:

You can request that we cover overlimit transactions by opting in as instructed below. If you opt in and we permit you to go over your Credit Limit, we will charge you an Overlimit Fee of up to \$35. While we may not charge you an Overlimit Fee for the Signature Card, there will be an Overlimit Fee of up to \$35 for Select Rewards and Platinum Cards. You will only pay one fee per billing cycle, even if you go over your Credit Limit multiple times in the same cycle. You may also revoke your decision to opt in for future transactions at any time.

Your decision to opt in does not solely determine whether we will authorize transactions to go over your Credit Limit. For example, even if you opt in, we still may decline any transaction that would cause you to go over your Credit Limit, such as if you are past due or significantly over your Credit Limit. In addition, we have discretion to authorize transactions that go over your Credit Limit even if you do not opt in, but you will not incur a fee for these transactions.

You can opt-in by checking the box below and return it with this application. You may revoke your opt-in, at any time, by contacting us at the address, phone number, or website found in your Cardmember agreement.

I (We, in the case of joint or cosigned accounts) want you to authorize transactions that exceed my credit limit. I (We) understand that if I go over my credit limit, I will be charged a fee of up to \$35.

X _____ / /
 Signature of Applicant Date

X _____ / /
 Signature of Joint Applicant Date

Detach here, Maisten, fold, seal and mail. Please do not tape or staple.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that allows us to identify you. We may ask to see your driver's license or other identifying documents.

Summary Of Visa Account Terms

Interest Rates and Interest Charges	Signature, Select Rewards, Platinum
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 9.99% - 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 9.99% - 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR will be 9.99% - 17.99% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is 24-30 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://federalreserve.gov/creditcard .
Fees	Signature, Select Rewards, Platinum
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Convenience Check Cash Advance¹ • Cash Advance • Cash Equivalent Advance • Overdraft Protection² • Foreign Transaction 	Either \$10 or 4% of the amount of each transfer, whichever is greater. Either \$10 or 4% of the amount of each advance, whichever is greater. Either \$10 or 4% of the amount of each advance, whichever is greater. Either \$20 or 4% of the amount of each advance, whichever is greater. Either \$10 or 4% of the amount of each advance, whichever is greater. 2% of each foreign purchase transaction or ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or ATM advance transaction in a Foreign Currency.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Overlimit 	Up to \$35 Up to \$35 None for Signature Card, up to \$35 for Select Rewards and the Platinum Card

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Contact For Update: The information about the costs of the card described in this application is accurate as of November, 2010. This information may have changed after that date. To find out what may have changed, call us at 1-800-558-3424 or write us at P.O. Box 6354 Fargo, ND 58125-6354.

¹ Not all products receive Convenience Checks.

² Not all products offer Overdraft Protection.

Notice to New York Residents: You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and interest-free periods.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Notice to California Residents: An applicant, if married, may apply for a CUC249 (11/10)

separate Account.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Rewards Program Rules: We will award one point for each dollar of "net purchases" (purchases minus returns/credits) charged to a Visa Signature or a Select Rewards Card Account during each statement period. There is no limit to the number of points one can earn with a Visa Signature or a Select Rewards Card. Points will not be awarded to a cardmember for "net purchases" during a statement period if the cardmember's Account is not open and current on the statement closing date. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be awarded to the primary cardmember and may be redeemed by an authorized cardmember on the Account. Visa Signature and Select Rewards cardmembers can redeem points for round-trip airfare beginning at 25,000 points in addition to Cash, Gift Certificates, Name Brand Merchandise Rewards and more. Complete terms and conditions for the Rewards Program will be provided to Visa Signature and Select Rewards cardmembers. Service provided by Maritz Loyalty Marketing. The creditor, issuer and service provider is Elan Financial Services.