



**VISA® CONSUMER CREDIT CARD APPLICATION****Elan Location Code (Required):** **IMPORTANT TERMS AND APPLICATION AGREEMENT**

By signing the application, 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 us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications - 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 at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. By signing the application, 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 agree that, in order to open and administer the Account that may be established as a result of this Application, we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity.

**MUST  
COMPLETE  
FOR CREDIT****INTERNAL USE ONLY (to be completed by the Financial Institution):**

**Elan Location Code:** (Not Branch or ID Number) \_\_\_\_\_

Originating Branch ID: (Nine characters maximum - alpha or numeric) \_\_\_\_\_

Officer/Employee ID: (Eight characters maximum - alpha or numeric) \_\_\_\_\_

Officer/Employee Name: First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Officer/Employee Phone Number: \_\_\_\_\_

Employee Receiving Credit: First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Location Code Receiving Credit \_\_\_\_\_ Promo Code \_\_\_\_\_

**MAILING INSTRUCTIONS:**

- ✓ **APPLICANT:** If you are unable to complete this application with the Representative, please place the completed application (both pages 1 and 2) in an envelope and mail it to the address below.
- ✓ **FINANCIAL INSTITUTION EMPLOYEE:** Please fill in the branch address below.

Financial Institution Branch Name \_\_\_\_\_

Attention \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**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 you for your name, address, date of birth and other information that will allow 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	Bonus Rewards	Bonus Rewards PLUS	Platinum
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for 6 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		<b>0.00%</b> Introductory APR for 12 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for 6 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		<b>0.00%</b> Introductory APR for 12 billing cycles. After that, your APR will be <b>9.99% - 20.99%</b> based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>23.99%</b> This APR will vary with the market based on the Prime Rate.		
<b>Penalty APR and When It Applies</b>	Not Applicable.		
<b>How to Avoid Paying Interest on Purchases</b>	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.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
Fees			
<b>Annual Fees</b>	<b>None</b>	<b>\$50</b>	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Convenience Check Cash Advance <sup>1</sup> • Cash Advance • Cash Equivalent Advance • Overdraft Protection <sup>2</sup> • Foreign Transaction	Either <b>3%</b> of the amount of each transfer or <b>\$5</b> minimum, whichever is greater Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater Either <b>4%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater Either <b>4%</b> of the amount of each advance or <b>\$20</b> minimum, whichever is greater <b>\$10</b> per occurrence <b>2%</b> of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. <b>3%</b> of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.		
<b>Penalty Fees</b> • Late Payment • Returned Payment • Overlimit	Up to <b>\$35</b> Up to <b>\$35</b> <b>None</b>		

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

**Contact For Updates:** The information about the costs of the card described in this application is accurate as of November, 2014. 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.

**Right to Change Terms:** We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

**How We Apply Your Payments:** We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

<sup>1</sup> Not all products receive Convenience Checks.

<sup>2</sup> Not all products offer Overdraft Protection.

**Notice to New York Residents:** You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative 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 separate Account.

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

**Rewards Program Rules:** From the date you open your Account until your Account is closed, you will receive 1 Reward Point ("Point") for each dollar of Net Purchases charged to your Bonus Rewards or Bonus Rewards PLUS Card Account during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. During each monthly billing cycle for a Bonus Rewards Card Account you will also earn additional Points ("Bonus Points") equal to 25% of the total Points earned on Net Purchases charged to your account during that billing cycle, making a total of 1.25 points. For a Bonus Rewards PLUS Card Account you will earn additional Points equal to 50% of the total Points earned on Net Purchases charged to your account during that billing cycle, for a total of 1.50 points. For both Bonus Rewards and Bonus Rewards PLUS Accounts the number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. "Net Purchases" for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. 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. Cardmembers can redeem points for round-trip airfare beginning at 25,000 points in addition to Cash Back, Gift Certificates, Name Brand Merchandise Rewards and more. Points expire five years from the end of the quarter in which they are earned. Complete terms and conditions for the Rewards Program will be provided to cardmembers. Rewards are administered by a third party. The creditor and issuer of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.