

VISA® CONSUMER CREDIT CARD APPLICATION



Branch ID (Required):

✓ CHOOSE ONE:

- Rewards** – Visa Bonus Rewards (USH SC 07477 PC 8470)
- Rewards Plus** – Visa Bonus Rewards PLUS (USH SC 07471 PC 8469)
- Non Rewards** – Visa Platinum (UPV SC 07464 PC 2401)

Note: If no selection is made or multiple products are selected, we will process your application for a Visa Bonus Rewards Card.

SEE SUMMARY OF ACCOUNT TERMS ON LAST PAGE FOR RATES, FEES AND OTHER COST INFORMATION.

APPLICANT INFORMATION

First Name MI Last Name Suffix

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

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

City State Zip Time at Address (Yrs/Mos) /

Home Phone # -- Cell Phone # (Optional) -- E-mail Address¹ (Optional)

Mailing Address (If Different Than Above) (Apt. #) City State Zip

Current Employer Work Phone # -- Employed (Yrs/Mos) /

Annual Income² \$ Monthly Housing Payment \$ Own Home Rent Parents Other

² 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 the obligation.

We are required to collect income information to determine your ability to pay, assign a credit line and expedite the approval process. Please include all forms of income such as annual salary, wages, bonuses, interest, dividends, investment income, gross rental income, retirement benefits, and social security.

Please check your financial relationships with this Institution:

Checking \$ Savings/Money Market \$ CD/Investment \$ Mortgage/Home Equity

Auto Loans None Please provide the length of time, in years, that you have had a financial relationship with this Institution (if applicable): Years

¹ By providing your email address, you will receive promotions and special offers.

FOR WISCONSIN RESIDENTS ONLY – Note: If this is to be an Individual Account, married Wisconsin residents must provide the name and address of their spouse in the section provided below. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

I am Married Unmarried. If I am married, the name of my spouse is and my spouse resides at:

The address shown above, or at

JOINT APPLICANT – Complete if another person, in addition to yourself, should be used to determine creditworthiness for approving this application. Joint Applicant and Applicant share liability.

First Name MI Last Name Suffix Date of Birth / / Soc. Sec. # --

Address (No P.O. Boxes Allowed) (Apt. #) City State Zip

Home Phone # -- **Joint Applicant's Annual Income²** \$

² 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 the obligation.

We are required to collect income information to determine your ability to pay, assign a credit line and expedite the approval process. Please include all forms of income such as annual salary, wages, bonuses, interest, dividends, investment income, gross rental income, retirement benefits, and social security.

AUTHORIZED USER³ (Optional) – Complete if you would like to allow another user on this account. The Authorized User information will not be used to determine creditworthiness for approving this application, nor will they share liability for the account.

First Name MI Last Name Suffix Date of Birth / / Soc. Sec. # --

Address (No P.O. Boxes Allowed) (Apt. #) City State Zip

³ You 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 solely responsible** for all transactions the Authorized User makes on your account.

SIGN HERE X _____
Signature of Applicant Date / /

X _____
Signature of Joint Applicant Date / /

VISA® CONSUMER CREDIT CARD APPLICATION



Branch ID (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 any telephone number used for a mobile or other wireless device now or in the future, including a number that you later convert to a cell phone 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 regardless of the purpose of the communication other than for 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. By signing the application, you certify that you read and understood the disclosures here and you agree to the terms of this Application.

OPTIONAL SERVICE - OVERDRAFT PROTECTION

Overdraft Protection protects the Comerica Bank checking account designated below from overdrafts by having cash automatically advanced to that checking account from your Comerica Banks Visa® Card Account, provided by Elan Financial Services. To obtain Overdraft Protection, this portion of the application must be completed and signed.

Overdraft Protection Terms and Conditions: When items and transactions presented for payment would overdraw the Comerica Bank Checking Account designated below, Comerica Bank will automatically obtain an Overdraft Protection Advance from the designated Comerica Bank Visa Card Account under the following conditions:

1. Comerica Bank will pay items and transactions from your designated checking account in any order convenient to the bank.
2. When Comerica Bank determines the total overdraft amount for a particular business day, Comerica Bank will automatically request an Overdraft Protection Advance to pay all items creating the overdraft from credit available with the Comerica Visa Card Account. Any transfer will post as an Overdraft Protection Advance and be treated as a Cash Advance drawn on your Comerica Visa Card Account, and each advance will accrue periodic rate interest charges and fees according to the terms of the Cardmember Agreement then in effect for your Comerica Visa Card Account. See Terms and Conditions in the Cardmember Agreement for complete information about periodic rate interest charges and fees for Cash Advances made from the Comerica Visa Card Account. Comerica Bank overdraft protection transfer fees may also apply.
3. Regardless of the actual overdraft amount for a particular business day, the minimum amount of each automatic transfer Comerica Bank requests for Overdraft Protection will be in increments of \$100.00. The actual amount of the automatic transfer requested by Comerica Bank will be in the nearest \$100.00 increment above the total overdraft amount for a particular business day.

4. Comerica Bank will not be obligated to pay an item or transaction that would overdraw the Comerica Bank Checking Account by more than the funds and credit available in your Comerica Visa Card Account. The availability of funds advanced for Overdraft Protection from your Comerica Visa Card Account will remain subject to the terms and conditions of the Cardmember Agreement, as amended from time to time.

5. You understand and agree that your Overdraft Protection will be terminated automatically, without notice to you, if either of the designated accounts is closed for any reason by any party.

6. Advances for Overdraft Protection may be referred to as either “Overdraft Protection Advances” or “Financial Institution Cash Advances” in the Cardmember Agreement, account disclosures, and periodic statements.

7. A Finance Charge of \$10 will apply to each Comerica Bank request for an automatic transfer of funds from your credit card account to your Deposit Account for Overdraft Protection. Comerica Bank fees may also apply.

Protected Comerica Bank Checking Account Number _____

Applicant’s Name: (please print) _____

Signature of Applicant _____

Joint Applicant’s Name: (please print) _____

Signature of Joint Applicant _____

MUST COMPLETE FOR CREDIT

INTERNAL USE ONLY (to be completed by the Financial Institution):

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 _____

Branch ID 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
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 9.99% - 20.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		0.00% Introductory APR for 12 billing cycles. After that, your APR will be 9.99% - 20.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 9.99% - 20.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.		0.00% Introductory APR for 12 billing cycles. After that, your APR will be 9.99% - 20.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	23.99% This APR will vary with the market based on the Prime Rate.		
Penalty APR and When It Applies	Not Applicable.		
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 Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .		
Fees			
Annual Fees	None	\$50	None
Transaction Fees • Balance Transfer • Convenience Check Cash Advance ¹ • Cash Advance • Cash Equivalent Advance • Overdraft Protection ² • Foreign Transaction	Either 3% of the amount of each transfer or \$5 minimum, whichever is greater Either 3% of the amount of each advance or \$5 minimum, whichever is greater Either 4% of the amount of each advance or \$10 minimum, whichever is greater Either 4% of the amount of each advance or \$20 minimum, whichever is greater \$10 per occurrence 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.		
Penalty Fees • Late Payment • Returned Payment • Overlimit	Up to \$35 Up to \$35 None		

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, 2013. This information may have changed after that date. To find out what may have changed, call us at 1-866-486-1015 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. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

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 Department of Financial Services by telephone at (800) 342-3736 or visit its website at 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 (that is, no Minimum Payment is past due) 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, issuer and service provider of these credit cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Deposit products offered by Comerica Bank are FDIC insured.