

VISA® CONSUMER CREDIT CARD APPLICATION



Branch ID Number: **LC15305**

✓ CHOOSE ONE:

- Rewards** – Visa Bonus Rewards USH SC 07477 PC 0553
- Rewards Plus** – Visa Bonus Rewards PLUS USH SC 07471 PC 0541
- Non Rewards** – Visa Platinum UPV SC 07464 PC 7957

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 PAGE 4 FOR RATES, FEES AND OTHER COST INFORMATION.

APPLICANT INFORMATION

- Individual: I am applying for an individual account in my own name.
- Joint: I am applying with another person that will also be responsible for repayment.

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) /

Primary Phone # - - Mobile Phone # (Optional) - -

E-mail Address¹ (Optional)

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

Country of Permanent Residence

Country of Citizenship Country of Citizenship (If Dual Citizenship)

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

Annual Income^{2,3} \$ Monthly Housing Payment \$ Housing Status Own Other

² Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

³ If 21 or over, please ensure that you capture on this application all readily accessible income earned from sources such as personal income and, if applicable, spousal/ domestic partner income. Income can include salary and hourly wages, overtime, bonuses, commissions, self-employment, social security, retirement pay, public assistance, disability, pension, interest, dividends or rental income. If under 21, please only include income earned by the applicant.

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 – Married Wisconsin residents must provide the name and address of their spouse below. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

I am Unmarried Married and the name of my spouse is and my spouse resides at the: address above or

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JOINT APPLICANT – The joint applicant must complete this section if the joint applicant’s information 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. # - -

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

City State Zip Home Phone # () -

Country of Permanent Residence

Country of Citizenship Country of Citizenship (If Dual Citizenship)

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

Joint Applicant’s Annual Income²

\$

² Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Do not include any income already stated by the other applicant.

For Wisconsin Residents Only – Married Wisconsin residents must provide the name and address of their spouse below. If this credit Account is opened, we may give notice of the opening to the applicant’s spouse.

I am Unmarried Married and the name of my spouse is and my spouse resides at the: address above or

AUTHORIZED USER⁴ (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. Only one Authorized User can be added at time of application. To add additional users, please call Cardmember Service after account approval.

First Name MI Last Name Suffix

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

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

⁴ 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.

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 any state motor vehicle department) and waive any rights of confidentiality you may have in that information under applicable law. **Should your application for the Signature Bonus Rewards Card be denied, submitting this application constitutes your application for a Platinum Bonus Rewards Card, which does not offer the same Visa Sponsored Benefits. Should your application for the Signature Bonus Rewards PLUS Card be denied, submitting this application constitutes your application for a Platinum Bonus Rewards PLUS Card, which does not offer the same Visa Sponsored Benefits.** 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.

SIGN HERE X / / Signature of Applicant Date X / / Signature of Joint Applicant Date

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OPTIONAL SERVICE - OVERDRAFT PROTECTION

Overdraft Protection helps protect your Associated Bank checking account designated below from overdrafts by having cash automatically advanced to that checking account from your Associated 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 your Available Balance in your Associated Bank Checking Account is not sufficient to cover items and transactions presented for payment on any business day, Associated Bank will automatically obtain an Overdraft Protection Advance from the designated Associated Visa Card Account, subject to the following conditions:

1. Regardless of the actual amount needed to cover the overdraft for that business day, the minimum amount of each automatic advance transferred to Associated Bank for Overdraft Protection will be in increments of \$100.00. The actual amount of the automatic transfer requested by Associated Bank will be in the nearest \$100.00 increment above the total overdraft amount for that business day.
2. Any transfer will post as an Overdraft Protection Advance and be treated as a Cash Advance drawn on your Associated Visa Card, and each advance will accrue periodic rate interest charges and fees according to the terms of your Cardmember Agreement then in effect for your Associated 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 Associated Visa Card Account.
3. Associated Bank overdraft protection transfer fees may also apply. Please refer to the Associated Bank Consumer Deposit Account Fee Schedule for details. Associated Bank, N.A. is a Member FDIC.
4. Associated Bank will not be obligated to pay an item or transaction that would overdraw

the Associated Bank Checking Account by more than the total available funds in the checking account and credit available in your Associated Visa Card Account. The availability of funds advanced for Overdraft Protection from your Associated Visa Card Account is subject to the terms and conditions of the Cardmember Agreement, as amended from time to time. Note: If you use your Associated Bank debit card at an ATM or point-of-sale and do not have a sufficient available balance in your Associated Bank Checking Account to cover the transaction, the transaction may be declined; even if you have a sufficient Cash Advance limit under your credit card for an Overdraft Protection Advance to the Associated Bank Checking Account.

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.

Protected Associated Bank Checking Account Number

Applicant's Name (please print)

X
Signature of Applicant

MAILING INSTRUCTIONS:

Please place the completed application (pages 1, 2 and 3) in an envelope and mail it to the address below:

CARDMEMBER SERVICE
PO BOX 6361
FARGO ND 58108-9800

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	Signature Bonus Rewards* or Platinum Bonus Rewards	Signature Bonus Rewards PLUS** or Platinum Bonus Rewards PLUS	Platinum
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 12.24% - 23.24% 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 10.24% - 21.24% 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 12.24% - 23.24% 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 10.24% - 21.24% 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	24.24% 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 <ul style="list-style-type: none"> • Balance Transfer • Convenience Check Cash Advance¹ • Cash Advance • Cash Equivalent Advance • Overdraft Protection² • 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 None 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 <ul style="list-style-type: none"> • Late Payment • Returned Payment • Overlimit 	Up to \$37 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 December 18, 2015. This information may have changed after that date. To find out what may have changed, call us at 1-866-951-1389 (we accept relay calls) 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.

*Should your application for the Signature Bonus Rewards Card be denied, submitting this application constitutes your application for a Platinum Bonus Rewards Card.

**Should your application for the Signature Bonus Rewards PLUS Card be denied, submitting this application constitutes your application for a Platinum Bonus Rewards PLUS Card.

¹ Not all products receive Convenience Checks.

² Overdraft Protection Transfer Fee: Although Elan Financial Services does not charge a fee for Overdraft Protection, Associated Bank charges an Overdraft Protection Transfer Fee. Please refer to the applicable Associated Bank Deposit Account Fee Schedule for details.

How Variable Interest Rates Are Determined: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Non-Introductory Purchase Rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in the Cardmember Agreement.

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 (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. Account must be open and in good standing to earn and redeem rewards and benefits. 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. Associated Bank N.A. Equal Opportunity Lender. Deposit products offered by Associated Bank N.A. are FDIC insured.