# VISA® SECURED CREDIT CARD APPLICATION

## Build or Rebuild Your Credit.¹

### Visa® Max Cash Secured Card

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>5% Cash Back</td>
<td>5% cash back² on two categories you choose – first $2,000 in combined purchases each quarter³</td>
</tr>
<tr>
<td>2% unlimited cash back</td>
<td>on one everyday category of your choice</td>
</tr>
<tr>
<td>1% unlimited cash back</td>
<td>on all other eligible purchases⁴</td>
</tr>
<tr>
<td>25.99%* APR</td>
<td>on purchases and balance transfers.</td>
</tr>
<tr>
<td>No annual fee*</td>
<td></td>
</tr>
</tbody>
</table>

### Secured Visa® Card

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower APR</td>
<td>23.99%* APR on purchases and balance transfers.</td>
</tr>
<tr>
<td>Non-Rewards</td>
<td></td>
</tr>
<tr>
<td>No annual fee*</td>
<td></td>
</tr>
</tbody>
</table>

## APPLY TODAY

Upon approval, your deposit will be used to open a secured savings account that is pledged as security for your credit card account. Your credit line is your deposit amount. If your account is closed and the balance paid in full, the deposit, plus interest, is returned to you.

¹ Late payments or going over the credit limit may damage your credit history.

² Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card ($25 minimum redemption).

³ **Max Cash Secured Card**: Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first $2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

⁴ The Elan Rewards Program is subject to change. Rewards earned on Net Purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks.

*Balance Transfer fees of 3% of each transfer amount ($5 minimum) apply. See the Summary of Visa Account Terms on Page 5 for the full terms of the offer, including the Right to Change Terms.
Please complete this application in dark blue or black ink.

1. Complete and sign this application.
2. Include a check payable to Elan Financial Services to establish your secured savings account ($300 minimum, $5,000 maximum). The deposit must be a cashier’s check or money order. Personal checks or third party checks are not accepted. DO NOT SEND CASH. Check must be made out in even hundred dollar increments.
3. Mail the completed application and check to: Secured Card Processing, PO Box 6363, Fargo, ND 58125-6363

All fields are REQUIRED. Any missing information may cause your application to be delayed or declined.

- **Rewards** – Visa Max Cash Secured USV SC 43225 PC 0719 KP:E
- **Non Rewards** – Secured Visa USV SC 37927 PC 7377 KP:E

Note: If no selection is made or multiple products are selected, we will process your application for a Max Cash Secured Card. SEE SUMMARY OF ACCOUNT TERMS ON PAGE 5 FOR RATES, FEES AND OTHER COST INFORMATION.

**First Name** | **Middle Name** | **Last Name** | **Suffix**
--- | --- | --- | ---

**Date of Birth**

**Social Security Number** or ITIN (Individual Tax ID Number)

**Street Address (No PO Boxes Allowed, U.S. Addresses Only)**

**City**

**State**

**ZIP Code**

**Suite/Unit #**

**Primary Phone #**

**Mobile Phone # (Optional)**

**Email Address**

**Mailing Address (If Different Than Above, U.S. Addresses Only)**

**City**

**State**

**ZIP Code**

**Suite/Unit #**

**Country of Citizenship**

1 We use email to communicate information about your credit card application and booked credit card accounts. Confidential, personal or financial information will never be sent or requested using the email provided.

**Employment Status (Check one)**

- Full-time Employment
- Part-time Employment
- Unemployed
- Self-Employed
- Homemaker
- Retired
- Student
- Military

**Work Phone #**

**Occupation** (Enter name of your current or most recent occupation or explain why you cannot.)

**Total Annual Income**

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

3 Include personal and, if applicable, spousal/domestic partner income. Total annual income can include wages, retirement income, investments, rental properties, etc.

**Source of Total Annual Income (Select One):**

- Employment Income
- Sale of Property
- Investments
- Inheritance
- Rental Income
- Business Ownership/Sole Proprietorship
- Government Program
- Social Security
- Trust Fund Disbursements
- Pension/Retirement Income
- Other

**Monthly Housing Payment**

**Enter your total assets and length of relationship with this Financial Institution.**

- Combined Checking, Savings and Money Market Accounts
- Combined Investment and Retirement Accounts

Please provide the length of time, in years, that you have had a financial relationship with this Institution (if applicable): **Years**
**VISA® SECURED CREDIT CARD APPLICATION**

**Elan Location Code (Required)**

If no Location Code indicated, App can not be processed.

<table>
<thead>
<tr>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am ☐ Unmarried ☐ Married and the name of my spouse is [ ]</td>
</tr>
</tbody>
</table>

**IMPORTANT TERMS AND APPLICANT 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 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. 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 have read and understood the disclosures here and you agree to the terms of this Application, including all Secured Account disclosures.

**By signing below, you certify that you have read and understood the disclosures here and you agree to the terms of the application.**

<table>
<thead>
<tr>
<th>Signature of Applicant</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

**Secured Savings Account Application:** In connection with my application for a Secured Visa® Card (the "Credit Card Account"), I request that Elan Financial Services ("you") establish a Secured Savings Account* ("SSA") for me as the Primary Applicant for the funding amount I have provided (approved check or electronically). I understand that the SSA will be subject to the terms of a Secured Savings Agreement which will be provided to me, as may be revised from time to time. I agree that if I have funded the SSA with an approved check, (1) you will hold the funds in trust for me without interest until the credit decision is made and that the SSA will be established with U.S. Bank National Association with the funds if my Credit Card Account application is approved, and (2) if this Credit Card Account application is not approved you will return the full amount of the check to the Primary Applicant at the address shown on this application. I agree that if I have funded the SSA electronically through an online application for the Credit Card Account, (1) I will ensure that the funding amount is in my funding account when I submit my application until I receive your decision, (2) that I am a named account holder on the funding account and authorize the withdrawal, and (3) you will establish the SSA and the funds will be withdrawn if this Credit Card Account application is approved. Funds from business accounts are not accepted. If the SSA is established, I understand that no withdrawals will be allowed from the SSA without your consent, and if the Credit Card Account is closed, the funds will be used to pay the balance in full. I understand that the funds in the SSA will not be used to pay any Credit Card Account obligations except when the Credit Card Account is closed. I agree that if the Credit Card Account is closed or I request a credit limit decrease, funds may be held for the later of (a) 60 days, or (b) two billing cycles after the date the Credit Card Account is closed, or (c) two billing cycles after the last item is posted to the Credit Card Account, as described in the Secured Savings Agreement. TIN Certification: Under penalties of perjury, I certify that (1) the number shown on this application is my correct taxpayer identification number and (2) I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding and 3) I am a U.S. citizen or other U.S. person, and (4) the FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. I must cross out item 2 above if I have been notified by the IRS that I am currently subject to backup withholding because I have failed to report all interest and dividends on my tax return. Security Agreement: As a condition to obtaining a Secured Visa® Card (the "Credit Card Account"), I hereby grant to U.S. Bank National Association ("you") a security interest in, and assign and transfer to you all rights, title, and interest in my Secured Savings Account (the "SSA") held at U.S. Bank National Association and all interest, additions, and proceeds therein to secure the payment and performance of my obligations to you under the terms of the Credit Card Account Cardmember Agreement. I hereby instruct U.S. Bank National Association to open the designated SSA in the name of "U.S. Bank — Secured Credit Card Collateral Account* (Insert primary applicant’s name) using the Primary Applicant’s name and Social Security Number or Taxpayer Identification Number provided on this application. I agree that while this security interest is in effect, you will have the exclusive dominion and control and you will have the sole right and power to redeem, collect, and withdraw any part or the full amount of the SSA. If I am in default under the terms of my Credit Card Account Cardmember Agreement, I agree that you will have all rights the law allows, including the right to take funds from the SSA and apply them to my Credit Card Account balance without notice to, or further consent from, me. I understand and agree that, based upon your periodic review of my overall credit history (including this Credit Card Account and other credit cards and loans), I may qualify to have the funds in the SSA released. I understand that if you determine that the funds from my SSA may be released, you will release the funds to the Cardmember(s) and this Credit Card Account will no longer be a secured credit card account. By signing below, I agree to the terms of the Secured Savings Account application, TIN Certification and Security Agreement, and I agree that all agreements between you and me will be made when accepted or approved by you. I understand that the Internal Revenue Service does not require my consent to any provision of this document other than the certifications required to avoid backup withholding.

**ACCOUNT AGREEMENT**

<table>
<thead>
<tr>
<th>Signature of Applicant</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>
**VISA® SECURED CREDIT CARD APPLICATION**

**Elan Location Code (Required)**

If no Location Code indicated, App can not be processed.

<table>
<thead>
<tr>
<th>To be completed by the Financial Institution:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Receiving Credit – Elan Location Code</td>
</tr>
<tr>
<td>(not Branch or ID number)</td>
</tr>
<tr>
<td>Employee Receiving Credit – Officer ID</td>
</tr>
<tr>
<td>(eight characters max, alpha or numeric)</td>
</tr>
<tr>
<td>Employee Receiving Credit – Branch ID</td>
</tr>
<tr>
<td>(your Branch number, nine characters max, alpha or numeric)</td>
</tr>
<tr>
<td>Employee Receiving Credit – First Name</td>
</tr>
<tr>
<td>Employee Receiving Credit – Last Name</td>
</tr>
<tr>
<td>Employee Receiving Credit – Phone Number</td>
</tr>
<tr>
<td>Employee Receiving Credit – Email Address</td>
</tr>
</tbody>
</table>

**Mailing Instructions**

✓ **APPLICANT:** If you are unable to complete this application with the Representative, please place your check and the completed application (pages 2, 3 and 4) in an envelope and mail it to the address below.

✓ **MAIL TO:**  
Secured Card Processing  
PO Box 6363  
Fargo, ND 58125-6363

✓ **REMINDER** – Must mail in cashier’s check/money order with application.
### Summary Of Visa Account Terms

<table>
<thead>
<tr>
<th>Interest Rates and Interest Charges</th>
<th>Visa® Max Cash Secured Card</th>
<th>Secured Visa® Card</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Percentage Rate (APR) for Purchases</strong></td>
<td>25.99% This APR will vary with the market based on the Prime Rate.</td>
<td>23.99% This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Balance Transfers</strong></td>
<td>25.99% This APR will vary with the market based on the Prime Rate.</td>
<td>23.99% This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td><strong>APR for Cash Advances</strong></td>
<td>25.99% This APR will vary with the market based on the Prime Rate.</td>
<td></td>
</tr>
<tr>
<td><strong>Penalty APR and When It Applies</strong></td>
<td>Not Applicable.</td>
<td></td>
</tr>
<tr>
<td><strong>How to Avoid Paying Interest on Purchases</strong></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td><strong>Minimum Interest Charge</strong></td>
<td>If you are charged interest, the charge will be no less than $2.00.</td>
<td></td>
</tr>
<tr>
<td><strong>For Credit Card Tips from the Consumer Financial Protection Bureau</strong></td>
<td>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>.</td>
<td></td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Transaction Fees</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance Transfer</strong></td>
<td>Either 3% of the amount of each transfer or $5 minimum, whichever is greater</td>
</tr>
<tr>
<td><strong>Convenience Check Cash Advance</strong></td>
<td>Either 3% of the amount of each advance or $5 minimum, whichever is greater</td>
</tr>
<tr>
<td><strong>Cash Advance</strong></td>
<td>Either 5% of the amount of each advance or $10 minimum, whichever is greater</td>
</tr>
<tr>
<td><strong>Cash Equivalent Advance</strong></td>
<td>Either 5% of the amount of each advance or $20 minimum, whichever is greater</td>
</tr>
<tr>
<td><strong>Overdraft Protection</strong></td>
<td>$10 per occurrence</td>
</tr>
<tr>
<td><strong>Foreign Transaction</strong></td>
<td>2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars.</td>
</tr>
<tr>
<td><strong>Penalty Fees</strong></td>
<td>3% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.</td>
</tr>
<tr>
<td><strong>Late Payment</strong></td>
<td>Up to $40</td>
</tr>
<tr>
<td><strong>Returned Payment</strong></td>
<td>Up to $40</td>
</tr>
<tr>
<td><strong>Overlimit</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

### 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 1, 2021. This information may have changed after that date. To find out what may have changed, call us at 800.558.3424 (we accept relay calls) or write us at PO Box 6354, Fargo, ND 58125-6354.

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

### How Variable Interest Rates Are Determined: 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: If you are charged interest, the charge will be no less than $2.00. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card ($25 minimum redemption). Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first $2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire. The Elan Rewards Program is subject to change. Rewards are administered by a third party.