



Polaris® Visa® Card Terms and Conditions

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, physical 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.

We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

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.

Disclosure of Credit Card Terms

Interest Rates and Interest Charges	Polaris® Visa® Card
Annual Percentage Rate (APR) for Purchases	Polaris® Visa® Card: 14.24% to 23.24% 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	Polaris® Visa® Card: 14.24% to 23.24% 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	Polaris® Visa® Card: 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.
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	Polaris® Visa® Card
Annual Fee • Annual Membership Fee	None
Transaction Fees • Balance Transfer • Convenience Check Cash Advance ¹ • Cash Advance ATM • Cash Advance • Cash Equivalent Advance • Overdraft Protection • 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 \$5 minimum, whichever is greater. Either 4% 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. 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 a Foreign Currency
Penalty Fees • 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)'. See this account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

The information about the costs of the card described in this application is accurate as of 10/2016. This information may have changed after this date. To find out what may have changed, call us at 1-877-828-4726 (we accept relay calls) or write to us at P.O. Box 6352, Fargo, ND 58125-6352.

¹Not all products qualify for convenience checks.

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 California Residents: An applicant, if married, may apply for a separate account.

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 provision. 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 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.

By submitting this application, you understand and agree that U.S. Bank National Association (“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 submitting this 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. If you are granted an Account, you understand and agree that we will report that fact, your name, address, email address, phone number and information about your ongoing Account activity to Polaris, but will not disclose to Polaris any other information about you taken from this application or received from third parties. All applicants will be automatically enrolled in the Polaris Reward Program. By submitting this application, you certify that you read and understood the disclosures here and you agree to the terms of this application.

EXPANDED ACCOUNT ACCESS: Any Card or PIN issued to or selected by you under this Agreement can be used to access multiple checking, savings, line of credit and credit card account(s) held in your

name with us or our bank affiliates; and any account you open with us and our affiliates may be accessed by the Card or PIN issued under this Agreement now or in the future. "Expanded Account Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs, over the telephone, through personal computer banking, or via any other available method. If the Card or PIN is for a joint account, the Card or PIN can be used to access all the accounts linked to the Card or PIN Access, whether joint or individual. There are no additional fees or charges for Expanded Account Access, but fees applicable to each applicable account will continue to apply in accordance with the terms of the applicable account agreements. Call Cardmember Service at 1-877-828-4726 to cancel Expanded Account Access, allowing a reasonable time for cancellation to become effective. If you cancel Expanded Account Access for any account, this Account will not be accessible by any card or PIN other than the Card or PIN issued under this Agreement.

Polaris Visa Rewards Program

You may earn Polaris Visa Rewards Points ("Points") for your purchases. At the end of each billing cycle, we will calculate your Point(s) earned based on 2% of Net Purchases at Polaris dealerships and 1% of the Net Purchases for all other purchases on your Polaris® Visa® Card Account. In addition, we may request that additional Points be awarded for Net Purchases made at merchants classified in certain industries (for example, gas or grocery) specified in advertising or other materials that we provide from time to time which is subject to change. Ask the Polaris dealership before a purchase is made to verify participation in the earning of the 2% of Net Purchases at Polaris dealerships versus earning of 1% Net Purchases.

Merchants who accept Visa credit cards are assigned a merchant code based on the kinds of products and services they sell. To offer additional Points based on purchase type U.S. Bank groups similar merchant category codes into Purchase Categories. Purchases which fall into the eligible Purchase Category will receive the stated Reward. U.S. Bank makes every effort to include all relevant merchant category codes in its listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not use the merchant code that will fall within that Purchase Category. Therefore, U.S. Bank cannot guarantee that a purchase will qualify for additional Points as any purchase where a merchant uses a category code outside of the eligible Purchase Category will not qualify for the stated Reward. We will not award Points for Advances (including wire transfers, travelers checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), Convenience Checks, Balance Transfers, INTEREST CHARGES and Fees, credit insurance charges, or transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. We may round Net Purchases up or down to a whole dollar amount for purposes of awarding points.

"Net Purchases" for a billing cycle are determined by adding all new Purchases posted to your Polaris® Visa® Card Account during the billing cycle and subtracting any credits and/or adjustments and chargebacks to a merchant that have posted to your Account during the billing cycle for returned Purchases. If credits for returned Purchases exceed new Purchases in any billing cycle, the excess credits will be carried forward into successive billing cycles and subtracted from future new Purchases to determine the Net Purchases for those successive cycles.

c) Points may be accumulated and redeemed, subject to all terms, conditions and limitations, as described in this Agreement. Points cannot be earned or redeemed for Accounts that are in Default, past due or closed.

d) Eligibility for the Program, the awarding of the Points, and the awarding and redemption of Polaris Rewards, including Polaris Cash, are subject to the terms and conditions of the Agreement.

Noncompliance with the terms and conditions set forth in this Agreement will cause forfeiture of any Points balance in your Polaris® Visa® Card Account.

- e) Points awarded but not redeemed will expire 3 years from the date the Points were awarded to your Account on December 31st of the expiration year.
- f) Polaris Sales Inc. ("Polaris") is not a party to this Agreement and has no authority regarding the Account, including with respect to any extension of credit on the Account. Polaris is not a creditor or owner of the Account.
- g) We are not responsible for any terms and conditions that Polaris may impose on the use of Polaris Cash certificates or for the failure of Polaris or a Polaris dealership to honor the Polaris Cash certificates. Ask the Polaris dealership before a Polaris Cash certificate is redeemed to verify participation in the Program. We reserve the right to amend or modify the Program at any time and in any way (including an adjustment of the amount of Points credited to your Polaris Visa Card Account for each \$1.00 of Net Purchases), or to discontinue the program, by providing notice to you. Changes to your Account and agreement terms shall not apply to amendments or modifications of the Polaris Visa Rewards Program.

The creditor and issuer of the Polaris® Visa® Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.