



## Visa® Business Bonus Rewards PLUS 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, 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 Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.**

We apply payments to balances with lower APRs, including promotional APRs, before balances with higher APRs.

For credit lines \$25,000 and higher, please contact Cardmember Service at 1-866-552-8855.

## Disclosure of Credit Card Terms

Interest Rates and Interest Charges	Visa® Business Bonus Rewards PLUS Card
<b>Annual Percentage Rate (APR) for Purchases</b>	Business Bonus Rewards PLUS: <b>0%</b> introductory APR for the first 6 billing cycles. After that, <b>12.49% to 23.49%</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>	Business Bonus Rewards PLUS: <b>0%</b> introductory APR for the first 6 billing cycles for balances transferred within 186 days from account opening. After that, <b>12.49% to 23.49%</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>	Business Bonus Rewards PLUS: <b>24.49%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>28.99%</b> This APR will vary with the market based on the Prime Rate.  This APR may be applied to your account if you: 1) Make payments 5 calendar days late twice or 30 calendar days once; or 2) Make a payment that is returned; or 3) If you exceed your Credit Limit 2 times in 12 consecutive months.  How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 6 consecutive minimum payments when due and do not exceed your Credit Limit during that time period.
<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.
<b>Fees</b>	<b>Visa® Business Bonus Rewards PLUS Card</b>
<b>Annual Fee</b> • Annual Membership Fee	<b>\$50</b> for the first year and every year after it will be <b>\$50</b> for Account Owners and <b>\$0</b> for Authorized Employees
<b>Transaction Fees</b> • Balance Transfer • Convenience Check Cash Advance <sup>1</sup> • Cash Advance ATM • Cash Advance • Cash Equivalent Advance • Overdraft Protection • 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>\$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>None</b> <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 a Foreign Currency
<b>Penalty Fees</b> • Late Payment • Returned Payment • Overlimit	<b>\$19</b> on balances up to \$100, <b>\$29</b> on balances from \$100 up to \$250, <b>\$39</b> on balances of \$250 or more Up to <b>\$35</b> Up to <b>\$39</b>

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

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR or Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.

The information about the costs of the card described in this application is accurate as of 12/2016. This information may have changed after this date. To find out what may have changed, call us at 1-866-951-1390 (we accept relay calls) or write to us at P.O. Box 6353, Fargo, ND 58125-6353.

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

**IMPORTANT TERMS AND APPLICATION AGREEMENT:**

Business Owner authorizes Elan Financial Services ("we," "us" or "our") to obtain a consumer credit report and a business credit report for use in assessing his/her personal creditworthiness in connection with an Application by Business, of which Business Owner is an employee, principal, owner, partner, officer or guarantor, for a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card. We need such consumer reports because Business Owner may have a direct, contingent, present or future liability to us for the Business's obligation in connection with the Account. All applicants agree that, as long as the Account is open, we may obtain credit reports about the applicants from time to time. We reserve the right to consider the applicant for a lower line of credit if one was requested. This Application must be submitted by a Business Owner with authority to bind the Business to the terms of this Application Agreement. The Business Owner certifies that the execution, delivery and performance of this Application has been authorized by all necessary corporate action by the Business, and will provide evidence of such action upon request. If the Business is approved for the Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, the Business Owner requests and directs us to open a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, ("Account") and to issue Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card ("Cards") to any individual Employees of the Business, including the Business Owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by us and the Business. The Business Owner and the Business shall be jointly and severally liable for all charges on the account. Each applicant understands and agrees that we may increase or decrease the APR or credit limit assigned to the Account and/or the Cards within the Account or close the Account at any time based on our credit guidelines, credit report information, Account history or the financial circumstances of the Cardmember. At the time the Account is opened, individual Employees, including the Business Owner, will be issued Cards and a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card Cardmember Agreement governing individual use of the Account. 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. Use of the Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. All applicants must be at least 18 years old and agree that Accounts will be used primarily for business purposes, and not personal, family or household purposes. 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. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval.

**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 finance 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 finance 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.

**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 earned and redeemed at the company level unless requested to earn at the individual level after Account booking. 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 Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., MasterCard International Incorporated, and American Express. MasterCard is a registered trademark of MasterCard International Incorporated. American Express is a federally registered service mark of American Express.

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## Visa® Business Bonus Rewards 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, 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.

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<b>Fees</b>	<b>Visa® Business Bonus Rewards Card</b>
<b>Annual Fee</b> • Annual Membership Fee	<b>None</b>
<b>Transaction Fees</b> • Balance Transfer • Convenience Check Cash Advance <sup>1</sup> • Cash Advance ATM • Cash Advance • Cash Equivalent Advance • Overdraft Protection • 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>\$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>None</b> <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 a Foreign Currency
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Business Owner authorizes Elan Financial Services ("we," "us" or "our") to obtain a consumer credit report and a business credit report for use in assessing his/her personal creditworthiness in connection with an Application by Business, of which Business Owner is an employee, principal, owner, partner, officer or guarantor, for a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card. We need such consumer reports because Business Owner may have a direct, contingent, present or future liability to us for the Business's obligation in connection with the Account. All applicants agree that, as long as the Account is open, we may obtain credit reports about the applicants from time to time. We reserve the right to consider the applicant for a lower line of credit if one was requested. This Application must be submitted by a Business Owner with authority to bind the Business to the terms of this Application Agreement. The Business Owner certifies that the execution, delivery and performance of this Application has been authorized by all necessary corporate action by the Business, and will provide evidence of such action upon request. If the Business is approved for the Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, the Business Owner requests and directs us to open a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card, ("Account") and to issue Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card ("Cards") to any individual Employees of the Business, including the Business Owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by us and the Business. The Business Owner and the Business shall be jointly and severally liable for all charges on the account. Each applicant understands and agrees that we may increase or decrease the APR or credit limit assigned to the Account and/or the Cards within the Account or close the Account at any time based on our credit guidelines, credit report information, Account history or the financial circumstances of the Cardmember. At the time the Account is opened, individual Employees, including the Business Owner, will be issued Cards and a Business Cash, Business Bonus Rewards, Business Bonus Rewards PLUS or Business Card Cardmember Agreement governing individual use of the Account. 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. Use of the Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. All applicants must be at least 18 years old and agree that Accounts will be used primarily for business purposes, and not personal, family or household purposes. 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. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval.

**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 finance 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 finance 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.

**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 earned and redeemed at the company level unless requested to earn at the individual level after Account booking. 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 Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., MasterCard International Incorporated, and American Express. MasterCard is a registered trademark of MasterCard International Incorporated. American Express is a federally registered service mark of American Express.

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