

Disclosure of Credit Card Terms

Interest Rates and Interest Charges	Visa® Bonus Rewards Card
Annual Percentage Rate (APR) for Purchases	0% introductory APR for the first 6 billing cycles. After that, Signature Bonus Rewards: 12.49% to 23.49% based on your creditworthiness when you open your account. Platinum Bonus Rewards: 12.49% to 23.49% 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% introductory APR for the first 6 billing cycles for balances transferred within 186 days from account opening. After that, Signature Bonus Rewards: 12.49% to 23.49% based on your creditworthiness when you open your account. Platinum Bonus Rewards: 12.49% to 23.49% 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	Signature Bonus Rewards: 24.49% Platinum Bonus Rewards: 24.49% 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	Visa® Bonus Rewards 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 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 \$10 minimum, whichever is greater. Either 4% of the amount of each advance or \$20 minimum, whichever is greater. \$10 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 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.

The information about the costs of the card described in this application is accurate as of 02/2017. This information may have changed after this date. To find out what may have changed, call us at 1-866-234-4691 (we accept relay calls) or write to us at P.O. Box 6354, Fargo, ND 58125-6354.

¹Not all products receive Convenience Checks.

²Not all products offer Overdraft Protection. \$10 per occurrence.

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.

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Fees	Visa® Bonus Rewards PLUS Card
Annual Fee	
• Annual Membership Fee	\$50
Transaction Fees	
• Balance Transfer	Either 3% of the amount of each transfer or \$5 minimum, whichever is greater.
• Convenience Check Cash Advance ¹	Either 3% of the amount of each advance or \$5 minimum, whichever is greater.
• Cash Advance ATM	Either 4% of the amount of each advance or \$10 minimum, whichever is greater.
• Cash Advance	Either 4% of the amount of each advance or \$10 minimum, whichever is greater.
• Cash Equivalent Advance	Either 4% of the amount of each advance or \$20 minimum, whichever is greater.
• Overdraft Protection ²	\$10
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$37
• Returned Payment	Up to \$35
• Overlimit	None

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IMPORTANT TERMS AND APPLICATION AGREEMENT

By submitting this 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

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Rewards Program Rules: 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. 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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