



## Travel Rewards American Express® 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 your minimum payment to balances with lower APRs first. 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	Travel Rewards American Express® Card
<b>Annual Percentage Rate (APR) for Purchases</b>	Travel Rewards American Express®: <b>0%</b> introductory APR for the first 6 billing cycles. After that, <b>11.99% to 22.99%</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>	Travel Rewards American Express®: <b>0%</b> introductory APR for the first 6 billing cycles for balances transferred within 186 days from account opening. After that, <b>11.99% to 22.99%</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>	Travel Rewards American Express®: <b>23.99%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	Not applicable
<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>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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>
Fees	Travel Rewards American Express® Card
<b>Annual Fee</b>	
• Annual Membership Fee	<b>\$95</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>3%</b> of the amount of each transfer or <b>\$5</b> minimum, whichever is greater.
• Convenience Check Cash Advance <sup>1</sup>	Either <b>3%</b> of the amount of each advance or <b>\$5</b> minimum, whichever is greater.
• Cash Advance ATM	Either <b>4%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater.
• Cash Advance	Either <b>4%</b> of the amount of each advance or <b>\$10</b> minimum, whichever is greater.
• Cash Equivalent Advance	Either <b>4%</b> of the amount of each advance or <b>\$20</b> minimum, whichever is greater.
• Overdraft Protection <sup>2</sup>	<b>\$10</b>
• Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$38</b>
• Returned Payment	Up to <b>\$35</b>
• Overlimit	<b>None</b>

**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 10/2015. This information may have changed after this date. To find out what may have changed, call us at 1-866-323-3587 (We accept relay calls) or write to us at P.O. Box 6354, Fargo, ND 58125-6354.

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

<sup>2</sup>Not all products offer Overdraft Protection.

**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](http://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

