



## LifeMiles Visa Signature® 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. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

If you are eligible, you will receive the LifeMiles Visa Signature® card. If not, you will be considered for the LifeMiles Visa® card. The LifeMiles Visa® card has an annual fee of \$0 for the first 12 months, then \$45. If you are not eligible for the LifeMiles Visa® card, you will be considered for the LifeMiles Visa Secured card. The Secured card has an annual fee of \$0 for the first 12 months, then \$25 and requires a minimum deposit of \$300 provided by the cardmember that will be held in a security deposit account. Full details of the Secured card will be provided upon qualified status.

## Disclosure of Credit Card Terms

<b>Interest Rates and Interest Charges</b>	<b>LifeMiles Visa Signature® Card</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	LifeMiles Visa Signature: <b>12.99%</b> to <b>22.99%</b> based on your creditworthiness when you open your account.  LifeMiles Visa: <b>12.99%</b> to <b>22.99%</b> based on your creditworthiness when you open your account.  LifeMiles Visa Secured: <b>22.99%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	LifeMiles Visa Signature: <b>12.99%</b> to <b>22.99%</b> based on your creditworthiness when you open your account.  LifeMiles Visa: <b>12.99%</b> to <b>22.99%</b> based on your creditworthiness when you open your account.  LifeMiles Visa Secured: <b>22.99%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	LifeMiles Visa Signature: <b>23.99%</b>  LifeMiles Visa: <b>23.99%</b>  LifeMiles Visa Secured: <b>24.24%</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>
<b>Fees</b>	<b>LifeMiles Visa Signature® Card</b>
<b>Annual Fee</b> • Annual Membership Fee	LifeMiles Visa Signature: <b>\$0</b> introductory annual fee for the first 12 months, After that <b>\$75</b> LifeMiles Visa: <b>\$0</b> introductory annual fee for the first 12 months, After that <b>\$45</b> LifeMiles Visa Secured: <b>\$0</b> introductory annual fee for the first 12 months, After that <b>\$25</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>\$5</b> minimum, whichever is greater. Either <b>4%</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. <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	Up to <b>\$38</b> Up to <b>\$35</b> <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 1-866-951-8221 (We accept relay calls) or write to us at P.O. Box 6352, Fargo, ND 58125-6352.

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

**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 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, e-mail address, phone number and information about your ongoing account activity to LifeMiles, but will not disclose to LifeMiles any other information about you taken from this application or received from third parties. 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 **866-951-8221** 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.

U.S. Bank National Association reserves the right to change card benefits at any time with or without notice.

The creditor and issuer of the LifeMiles Visa card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. and is available to U.S. residents only. (C) 2012 U.S. Bank. All rights reserved. Use of the LifeMiles Visa Card is subject to the terms and conditions of the LifeMiles Visa Cardmember Agreement, which may be amended from time to time.

Rewards are not earned 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 such as Visa Buxx®.

All future cardmember communications will be in English (also in Spanish when possible). In the event of discrepancy between the English and Spanish languages on this document, the English version will prevail.

**Important Information about the LifeMiles loyalty program** - Participation in LifeMiles is subject to the terms and conditions of the LifeMiles Program. Please refer to LifeMiles.com for complete LifeMiles program rules. LifeMiles Corp. is solely responsible for the redemption and fulfillment of LifeMiles. LifeMiles Corp. may change the LifeMiles rules, program partners, regulations, and benefits, conditions of participation or LifeMiles levels, in whole or in part, at any time with or without notice, even though changes may affect the value of LifeMiles already accumulated. LifeMiles Corp. may withdraw, limit, modify or cancel any award, increase the LifeMiles required for any award, modify or regulate the transferability of awards, add an unlimited number of blackout dates or limit the number of seats available to any or all destinations.

The creditor and issuer of the LifeMiles Visa Signature® Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc., and this card is available to United States residents only.

All rights reserved.



Privacy Pledge | Security Standards

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