

VISA® SECURED CREDIT CARD APPLICATION

Build or Rebuild Your Credit.¹

Visa® Secured Credit Card

Establish Financial Freedom

The Secured Visa® Card provides an excellent opportunity for someone starting a credit history or for someone who has been turned down for a credit card.

Use Your Card Everywhere Visa Credit Cards Are Accepted

Merchants and retailers won't know your card is secured when you use it to make purchases. With only a \$35 annual fee² your card offers you the convenience of being able to use it everywhere Visa credit cards are accepted.

Enjoy Free Online Account Access

Track your spending online, for free.

Stay On Top of Your Spending

With Account Alerts, you can have notifications about your account sent directly to your email or wireless device.³

Go Paperless

Help reduce waste and clutter by enrolling in paperless statements.

Apply Today

Upon approval, your deposit will be used to open a secured savings account that is pledged as security for your credit card account.

Your credit line is your deposit amount. If your account is closed and the balance paid in full, the deposit, plus interest, is returned to you.

Added benefits.

Visa credit cards also come with a variety of important features, including:

Security and Protection

Enjoy peace of mind with Zero Fraud Liability⁴. And, view your credit score online for free. The free VantageScore® 3.0 Credit Score provided by TransUnion® is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

Auto Rental Collision Damage Waiver⁵

Use your card and you automatically receive Auto Rental Coverage if you also decline the extra collision insurance from the rental company.⁵

¹ Late payments or going over the credit limit may damage your credit history.

² See page 5 for full terms of the offer, including the Right to Change Terms.

³ For text alerts, you may be charged access rates by your carrier, dependent upon your individual plan.

⁴ Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

⁵ Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the auto rental coverage is right for you.

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Elan Location Code (Required)

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IT'S EASY TO APPLY! Please complete this application in dark blue or black ink.

1. Complete and sign this application.
2. Include a check payable to Elan Financial Services to establish your secured savings account (\$300 minimum, \$5,000 maximum). **The deposit must be a cashier's check or money order. Personal checks or third party checks are not accepted. DO NOT SEND CASH.** Check must be made out in even hundred dollar increments.
3. Mail the completed application and check to: **Secured Card Processing, PO Box 6363, Fargo, ND 58125-6363**

SEE SUMMARY OF ACCOUNT TERMS ON PAGE 5 FOR RATES, FEES AND OTHER COST INFORMATION. USV SC 07300 PC 1292

APPLICANT'S INFORMATION

First Name		Middle Name	Last Name		Suffix
Date of Birth / /		Social Security Number - -		or ITIN (Individual Tax ID Number) - -	
Street Address (Required – No PO Boxes Allowed, U.S. Addresses Only)					Suite/Unit #
City		State	ZIP Code	Time at Address (Yrs/Mos) /	
Primary Phone # () -		Mobile Phone # (Optional) () -		Email Address ¹	
Mailing Address (If Different Than Above, U.S. Addresses Only)			Suite/Unit #	City	State ZIP Code

¹ By providing your email address, you will receive promotions and special offers.

APPLICANT'S RESIDENCE & CITIZENSHIP

Country of Permanent Residence	
Country of Citizenship	Country of Citizenship (If Dual Citizenship)

APPLICANT'S EMPLOYMENT & FINANCIAL INFORMATION

Employment Status (Check one)
 Full-time Employment
 Part-time Employment
 Unemployed
 Self-Employed
 Homemaker
 Retired
 Student
 Military

Current Employer (Enter name of your current or most recent employer or explain why you cannot.)	Work Phone # () -	Employed (Yrs/Mos) /	Occupation (Enter name of your current or most recent occupation or explain why you cannot.)
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Annual Income²
\$

Main Source of Annual Income (Select One):
 Employment Income
 Sale of Property
 Investments
 Inheritance
 Rental Income
 Business Ownership/Sole Proprietorship
 Government Program
 Social Security
 Trust Fund Disbursements
 Pension/Retirement Income
 Other

² All applicants: **NOTE: Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.** Include all income earned by you; salary and hourly wages, overtime, bonuses, commissions, self-employment, social security, retirement pay, public assistance, disability, pension, interest, dividends or rental income.

Additional Annual Income³
\$

Source of Additional Annual Income (Select One):
 Employment Income
 Sale of Property
 Investments
 Inheritance
 Rental Income
 Business Ownership/Sole Proprietorship
 Government Program
 Social Security
 Trust Fund Disbursements
 Pension/Retirement Income
 Other

³ APPLICANTS AGE 21 OR OVER ONLY: Include any other income that is readily accessible to you that is earned by other sources, such as spousal/domestic partner income, salary and hourly wages, overtime, bonuses, commissions, self-employment, social security, retirement pay, public assistance, disability, pension, interest, dividends or rental income. (IF UNDER 21, do not fill in; only provide income earned by you on the Annual Income line.)

Monthly Housing Payment \$	Housing Status <input type="checkbox"/> Own <input type="checkbox"/> Other	Expected Monthly Cash Transactions (Provide the average of all expected monthly cash transactions that you may make on this card account. Cash transactions include any cash advances or cash equivalent transactions such as purchasing traveler's checks.) \$ (If none, write \$0)	Expected Monthly International Transactions (Provide the average of all expected monthly international transactions that you may make on this card account, including credit card purchases originating from or going to another country.) \$ (If none, write \$0)
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APPLICANT'S ACT RELATIONSHIP INFORMATION Enter your total assets and length of relationship with this Financial Institution.

Combined Checking, Savings and Money Market Accounts \$	Combined Investment and Retirement Accounts \$	Please provide the length of time, in years, that you have had a financial relationship with this Institution (if applicable): Years
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FOR WISCONSIN RESIDENTS ONLY Married Wisconsin residents must provide the name and address of their spouse below. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

I am Unmarried Married and the name of my spouse is

and my spouse resides at the: address above or at:

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IMPORTANT TERMS AND APPLICANT AGREEMENT
By signing the 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 the best of your knowledge.

SIGNATURE
By signing below, you certify that you have read and understood the disclosures here and you agree to the terms of the application.
Signature of Applicant Date


SECURITY AGREEMENT
Secured Savings Account Application: I request that Elan Financial Services ("you") establish a Secured Savings Account† (the "SSA") for the Primary Applicant in the amount of the check I have enclosed.
TIN Certification: Under penalties of perjury, I certify that (1) the number shown on this application is my correct taxpayer identification number and (2) I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or c) the IRS has notified me that I am no longer subject to backup withholding and 3) I am a U.S. person (including a U.S. resident alien).
I must cross out item 2 above if I have been notified by the IRS that I am currently subject to backup withholding because I have failed to report all interest and dividends on my tax return.
Security Agreement: As a condition to obtaining my Secured Visa Credit Card (the "Credit Card Account"), I hereby grant to you a security interest in, and assign and transfer to you all rights, title and interest in my SSA held at U.S. Bank National Association and all interest, additions, and proceeds therein to secure the payment and performance of my obligations to you associated with my Credit Card Account and all obligations to you under my Credit Card Account Cardmember Agreement.

SECURITY AGREEMENT SIGNATURE
By signing below, you certify that you have read and understood the disclosures here and you agree to the terms of the application.
Signature of Applicant Date

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INTERNAL USE ONLY	<div style="display: flex; align-items: center;"> <div style="background-color: black; color: white; padding: 2px; font-size: 8px; margin-right: 5px;">MUST COMPLETE FOR CREDIT</div> <div style="margin-left: 5px;">To be completed by the Financial Institution:</div> </div>		
	Employee Receiving Credit – Elan Location Code (not Branch or ID number)	Employee Receiving Credit – Officer ID (eight characters max, alpha or numeric)	Employee Receiving Credit – Branch ID (your Branch number, nine characters max, alpha or numeric)
	Employee Receiving Credit – First Name	Employee Receiving Credit – Last Name	Employee Receiving Credit – Phone Number

MAILING INSTRUCTIONS	<p>✓ APPLICANT: If you are unable to complete this application with the Representative, please place your check and the completed application (pages 2, 3 and 4) in an envelope and mail it to the address below.</p> <p>✓ MAIL TO: Secured Card Processing PO Box 6363 Fargo, ND 58125-6363</p> <p>✓ REMINDERS:</p> <ol style="list-style-type: none"> 1. Must mail in cashier’s check/money order with application. 2. Applicants under the age of 21 are required to submit a written application to be completed and signed by the applicant. Must mail in cashier’s check/money order with application. 	<p>DO NOT FAX</p> 
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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 for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Summary Of Visa Account Terms

Interest Rates and Interest Charges	Secured Visa® Card
Annual Percentage Rate (APR) for Purchases	22.49% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	22.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.49% 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 \$2.00.
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	
Annual Fee	\$35
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	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 per occurrence
• Foreign Transaction	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 Foreign Currency.
Penalty Fees	
• Late Payment	Up to \$38
• Returned Payment	Up to \$35
• Overlimit	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Contact For Updates: The information about the costs of the card described in this application is accurate as of May 1, 2018. This information may have changed after that date. To find out what may have changed, call us at 800.558.3424 (we accept relay calls) or write us at PO Box 6354, Fargo, ND 58125-6354.

¹ Not all products receive Convenience Checks.

² Not all products/financial institutions offer Overdraft Protection.

Right to Change Terms: We may change APRs, fees and other Account terms in the future based on your experiences with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

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

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.

The creditor and issuer of this credit card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.