

# Secured Credit Card

Application omissions may be grounds for denial.

Please complete this application in dark blue or black ink.

USV (PC1292) SC73

Choose One:  Individual account\*  Joint account

## Applicant\*

First Name Middle Initial Last Name

/ /

Date of Birth Social Security Number (or TIN number) next line please

( ) —

TIN Number Home Phone

Address (no P.O. Boxes allowed)

City State Zip

\*Note: If this is to be an individual account, married Wisconsin residents must provide the name and address of spouse in the Co-Applicant section. If this credit account is opened, we may give notice of the opening to the applicant's spouse. If you reside in a community property state, such as AZ, CA, ID, LA, NM, NV, TX, WA or WI the assets of your marital community will be liable in this account even if you apply for a separate account and this application is not signed by your spouse (unless you attach a statement that you wish to apply for a separate account based solely on your separate assets). If you reside in a community property state, credit extended under this account will be incurred for a community benefit.

## Co-Applicant

First Name Middle Initial Last Name

/ /

Date of Birth Social Security Number (or TIN number) next line please

( ) —

TIN Number Home Phone

Address (no P.O. Boxes allowed)

City State Zip

## Financial Information

Current Employer

( ) —

Phone Number

Yrs. Mos. \$

How Long Applicant's Annual Income \*\*

Own Home  Rent  Other \$

Monthly Mortgage or Rental Amount

\$

Co-Applicant's Annual Income\*\*

\$

Type of Other Income and Source Annual Amount of Other Income\*\*

Please check your financial relationships:  Checking  Savings  Money Market/  
Investment

\*\*Alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.

## Overdraft Protection Authorization

If you have a U.S. Bank personal checking account, you may apply for U.S. Bank Overdraft Protection access by checking the box below. This feature will automatically advance funds in \$25 increments from your U.S. Bank Visa Card to cover checking account overdrafts. This application must be signed when applying for the following service.

I want U.S. Bank Overdraft Protection. I have signed the application and provided my checking account number below. Overdraft Protection transactions will be billed to my U.S. Bank Visa Card as a Cash Advance.

U.S. Bank Checking Account Number

## Signatures

**EXPANDED ACCOUNT ACCESS:** By submitting this application, you request that a) this Account, if opened, be accessible by any card(s) that we or our bank affiliates may issue to you now or in the future or PIN(s) that you may select now or in the future; and b) for this Account, any card issued to you or PIN you select access multiple checking, savings, lines of credit or credit card accounts(s) in your name held by us or any of our bank affiliates. "Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs or via telephone, personal computer banking, or any other available method. There are no additional fees or charges for expanded account access. The fees and terms disclosed for each account apply. You understand that at U.S. Bank ATMs, this expanded account access may be available for up to five checking, five savings, five lines of credit or credit card accounts, and that at other ATMs and with other methods of access, other limitations may apply.

By signing below, you understand and agree that U.S. Bank National Association ND ("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 signing below, 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.

X

Signature of Applicant Date

X

Signature of Co-Applicant Date

Please see reverse side for rate, fee and other cost information.

Please continue (remember to sign in two places  
at the end of the application).

## IMPORTANT INFORMATION ABOUT 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 (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents when appropriate.

## Secured Savings Account Application

Secured Savings Account Application: I request that U.S. Bank National Association ND (the Bank) establish a Secured Savings Account (the "SSA" †) with U.S. Bank National Association for the Primary Applicant in the amount of the check I have enclosed. I understand that no certificate of deposit, note, or other instrument will be issued to me to evidence the SSA and that the SSA will be subject to the rules which will be provided to me. The SSA will be established by the Bank upon approval of my credit card application, but I agree that the Bank may deposit my check and hold the funds in trust for me without interest until the credit decision is made. If my application is not approved, the Bank will return the full amount of the check to the Primary Applicant at the address shown in this application. No withdrawals will be allowed from the SSA without the Bank's consent until after the Secured Credit Card Account has been closed and repaid in full or until the security interest in the SSA has been released.

† FDIC insured

## 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).

You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

## Security Agreement

As a condition to obtaining my U.S. Bank Secured Credit Card account ("Secured Card Account"), I hereby grant to U.S. Bank National Association ND ("You"), a security interest in, and assign and transfer to You all rights, title, and interest in, my Secured Savings Account ("SSA") and all interest, additions, and proceeds therein, to secure the Secured Card Account and all obligations to You under the Secured Credit Card Account Cardmember Agreement, and I understand that the SSA will not secure any other obligations I have to You. I agree that, while this security interest is in effect, You have the exclusive right and power to redeem, collect, and withdraw any part or the full amount of the SSA as provided in the Secured Card Account Cardmember Agreement or applicable law. If I am in default under the terms of the Secured Card Account Cardmember Agreement, I agree that You will have all rights the law allows, including the right to take funds from the SSA and apply them to my Secured Card Account balance.

By signing below, I agree to the terms of the Secured Savings Account application, TIN Certification, and Security Agreement, and I agree that all agreements between the Bank and me will be made when accepted or approved by the Bank, and governed by the laws of the State of North Dakota and federal law.

The Internal Revenue Service does not require the Applicant's consent to any provision of this document other than the certifications required to avoid backup withholding.

X

Signature of Applicant Date

X

Signature of Co-Applicant Date

Summary of Secured Visa Card Account Terms	
Annual Fee	\$35
Annual Percentage Rate (APR) for Purchases	<b>23.24%</b>
Other APRs	Balance transfers variable: 23.24% Cash advances variable: 24.24% Delinquency Rate <sup>††</sup> : 32.24%
Variable Rate Information	Your Annual Percentage Rate may vary monthly. The rate will be determined by adding a Margin to the Prime Rate.* The Margin used is as follows:  Purchases and balance transfers: 14.99% Cash advances: 15.99% (subject to a minimum APR of 20.99%) Delinquency Rate: 23.99%
Grace Period	20-25 days for purchases only.
Method of Calculating the Balance for Purchases	Average Daily Balance Method (including new purchases).
Minimum Finance Charge	•\$2.00 (only in statement periods in which interest is due).
Other Fees	•Cash advance fee: 4%, \$10 minimum. •Balance transfer and convenience check fees: 3%, \$5 minimum. •Overdraft protection advance fee: \$10 per occurrence. •Cash equivalent fee: 4%, \$20 minimum. •Late payment fee: Balance over \$0 to \$99.99      \$15 Balance of \$100 up to \$999.99      \$29 Balance of \$1000 and up      \$39 •Overlimit fee: \$35. •Foreign Transaction Fee: 3% of the amount of your transaction in U.S. Dollars.

**THIS INFORMATION IS ACCURATE AS OF 07/2006 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL US AT 1-800-285-8585. Your APR may increase if you fail to make timely payments to another creditor as reflected in your credit report. All Account terms are governed by the Cardmember Agreement sent with the Card. Account and Cardmember Agreement terms are not guaranteed for any period of time; we may change all terms, including APRs and fees, in accordance with the Cardmember Agreement and applicable law.**

Your experience with other creditors, as reflected in your credit bureau report, may also cause a change, including an increase, in the margin that is added to the index, an increase in fees or a decrease in credit limit. Factors considered in determining the increased rate may include your general credit profile, existence, seriousness and timing of the defaults under any Cardmember Agreement that you have with us, and other indications of the Account usage and performance. We will notify you of this change in compliance with the law governing your Cardmember Agreement.

<sup>††</sup>The Delinquency Rate APR will apply to all balances in the event that your Account becomes 30 calendar days past due once or 5 calendar days past due twice in any twelve-month period or if your Account has two Overlimit occurrences during any period of twelve consecutive months.

\*The Prime Rate used to determine your APR is the highest Prime Rate published in the "Money Rates" section of the Midwest Edition of *The Wall Street Journal* in the last 90 days before the date on which the billing cycle closed (in other words, the "statement date").

**Notice to New York Residents:** You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

**Notice to California Residents:** An applicant, if married, may apply for a separate account.

**For 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.

**Important Information:**

Your approval is guaranteed unless your credit bureau reflects a bankruptcy (excluding Iowa), you are less than 18 years of age, or if your enclosed Cashier's Check or Money Order is less than \$300.

**REMEMBER TO ENCLOSE YOUR CHECK!**

- **Make your check payable to:  
U.S. Bank National Association.**
- **MINIMUM \$300 (MAXIMUM \$5000)**
- **CHECK MUST BE: CERTIFIED CHECK,  
MONEY ORDER OR CASHIER'S CHECK.**
- **DO NOT SEND CASH. Personal checks  
or third party checks are not accepted.**
- **Mail your application along with your check to:  
U.S. Bank National Association ND  
P.O. Box 6363  
Fargo, ND 58125-6363**



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Member FDIC

## Enjoy The Benefits Of A U.S. Bank Visa® Card!

For someone starting a credit history or someone who has been turned down for a regular credit card, the U.S. Bank Secured Visa Card is the ideal card. With the Secured Card, you'll enjoy the acceptance of Visa and full Cardmember benefits.

How does the Secured Card work? It's easy, you simply provide us with a "deposit\*" that is pledged as security for your credit card account. When your account is closed and the balance paid in full, the deposit plus interest is returned to you. And remember, the Secured Card is invisible to retailers; no one will know that your credit card is secured.

## Great Benefits For All Cardmembers.

- **Worldwide Purchasing Power**—Use your U.S. Bank Secured Visa Credit Card at millions of locations and ATMs worldwide.
- **Car Rental Discounts.** Save when you choose Alamo, Avis, Hertz or National.
- **Visa's Zero Liability<sup>†</sup>** for unauthorized charges if your U.S. Bank Secured Visa Credit Card is lost or stolen.
- **Courteous, 24-Hour Cardmember Service.** Call us at 1-800-285-8585. If you have questions, we're here for you every hour, every day.

## Apply Today.

Simply complete the attached application today!

\*Make your check payable to: U.S. Bank National Association. DO NOT SEND CASH. Personal checks or third party checks are not accepted. We'll mail your U.S. Bank Secured Visa Card to you upon receipt and approval.

<sup>†</sup>Certain conditions and exclusions apply. Details will be provided when you become a cardmember.

The creditor and issuer of the U.S. Bank Secured Visa® Card is U.S. Bank National Association ND.

U.S. Bank National Association ND  
P.O. Box 6363 Fargo, ND 58125-6363