

**Summary of Visa Card Account Terms**

<b>Interest Rates and Interest Charges: Select Rewards, Cash Rewards</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 6 billing cycles, based on your creditworthiness. After that, your APR will be <b>11.99% - 19.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 6 billing cycles, based on your creditworthiness. After that, your APR will be <b>11.99% - 19.99%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>23.99%</b> This APR will vary with the market based on the Prime Rate.
<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 <b>\$2</b> .
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://federalreserve.gov/creditcard">http://federalreserve.gov/creditcard</a> .
<b>Fees: Select Rewards, Cash Rewards</b>	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>Balance Transfer: Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</li> <li>Convenience Check Cash Advance: Either <b>\$5</b> or <b>3%</b> of the amount of each advance, whichever is greater.</li> <li>Cash Advance: Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.</li> <li>Cash Equivalent Advance: Either <b>\$20</b> or <b>4%</b> of the amount of each advance, whichever is greater.</li> <li>Overdraft Protection: <b>\$10</b> per occurrence.</li> <li>Foreign Transaction: <b>2%</b> of each foreign purchase transaction in U.S. Dollars. <b>3%</b> of each foreign purchase transaction in a Foreign Currency. <b>2%</b> of each foreign ATM advance transaction in U.S. Dollars. <b>3%</b> of each foreign ATM advance transaction in a Foreign Currency.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>Late Payment: <b>\$19</b> on balances up to <b>\$100</b>. <b>\$29</b> on balances from <b>\$100</b> up to <b>\$250</b>. <b>\$39</b> on balances of <b>\$250 or more</b>.</li> <li>Overlimit: <b>\$39</b></li> <li>Returned Payment: <b>\$39</b></li> </ul>

The information about the costs of the card described in this application is accurate as of 02/10. This information may have changed after that date. To find out what may have changed, call us at 866-322-7989 or write to us at P.O. Box 6333, Fargo, ND 58125-6333.

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

**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., New York, NY 10004-1417 to obtain a comparative listing of all 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 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.

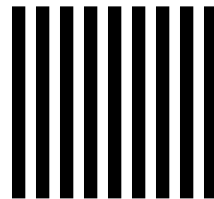
**Notice to California Residents:** An applicant, if married, may apply for a separate account.

**Select Rewards Program Rules:** We will award one point for each dollar of net purchases (purchases minus returns/credits) charged to a Select Rewards Visa Card Account during each statement period. Points will not be awarded to a cardmember

for net purchases during a statement period if the cardmembers' Account is not open and current on the statement closing date. 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. Rewards may be redeemed starting at 1,500 points. Complete terms and conditions for the Rewards Program, including rules regarding net purchases, the redemption, expiration, loss or cancellation of points, awards, award thresholds, eligibility, or participation, and U.S. Bank's right to amend or terminate the Program, are set forth in the Rewards Program Rules which will be provided to Select Rewards cardmembers.

**Cash Rewards Program Rules:** Accounts that are eligible to earn Cash Rebates are open and current when the Account is used. Accounts are ineligible when closed and/or after enrollment in the Cash Rebate Program is cancelled. You may only earn Cash Rebates for net purchases on your Account. Net purchases are determined by totaling all new purchases charged to the Account during a billing cycle, then subtracting credits posted to the Account during the same billing cycle for returns, chargebacks and/or other adjustments. Cash Rebates will not be earned for Balance Transfers, Cash Advances, Cash Equivalent Advances, Overdraft Protection Advances, Convenience Checks, Finance Charges or Fees. The Cash Rebate earned is one percent (1%) of net purchases. There is no maximum annual Cash Rebate. We will show on your monthly Account statement the accrued net purchases potentially eligible for Cash Rebates as of the statement billing date. Rebates may be redeemed subject to a \$20 minimum and in additional increments of \$5. Rebates will be issued in the form of a check sent to the primary cardholder at the statement billing address. The Account must be opened and current to be eligible to receive the Cash Rebate. Accounts not open and/or not current will not receive a rebate. Rebates that are not payable because the Account is closed or past due will be forfeited. U.S. Bank reserves the right to change or cancel the Cash Rebate Program at any time, with or without notice to you.

U.S. Bank National Association ND is creditor and issuer of the National Adoption Foundation Visa Card. © 2010 U.S. Bank P.O. Box 6333, Fargo, ND 58125-6333 **Printing date 02/10**



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 1700 FARGO ND

POSTAGE WILL BE PAID BY ADDRESSEE

U.S. BANK NATIONAL ASSOCIATION ND  
PO BOX 6361  
FARGO ND 58108-9899



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



Get Your Choice of Rewards with the  
**National Adoption Foundation Visa Card**



**Apply for the card that can help you with adoption costs while supporting the National Adoption Foundation with every purchase!**



**National Adoption Foundation**

# Enjoy a Variety of Rewards with Your National Adoption Foundation Visa Card!

This exclusive Visa® card lets you support the National Adoption Foundation while you earn cash back or points redeemable for your choice of rewards—merchandise, restaurant and gift certificates, free travel...almost anything you want!<sup>1</sup>

## With the Select Rewards Visa Card, You Benefit from:

- Rewards points with every net purchase<sup>2</sup>
- 1,000 bonus points with your first purchase, and rewards starting at just 1,500 points<sup>2</sup>
- Your choice of virtually any reward with the *Choose Your Own Rewards* program—even cash back

## Choose the Cash Rewards Visa Card to Earn:

- 1% cash back on net purchases per year<sup>2</sup>

## Benefits for Adoptive Families:

Every time you make a purchase with your Visa card, U.S. Bank will make a contribution to the National Adoption Foundation, which provides financial support, information and services to adoptive parents and prospective adoptive families.



## Other Benefits Include:

- 0% APR for the first six billing cycles on purchases and balance transfers<sup>3</sup>
- Auto Rental Collision Damage Waiver and Travel Accident Insurance, 100% Fraud Protection, Warranty Manager, and Travel and Emergency Assistance<sup>4</sup>
- The purchasing power of Visa, and cash access around the world

**Apply today—**  
and show your support for the organization that brings families together!

Simply complete and mail this application, call **888-327-2265 ext. 70071**, or visit **usbank.com/naf2010**



We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association ND and its affiliates as provided under the Cardmember Agreement and applicable law.

<sup>1</sup>See the Summary of Account Terms for the full terms of the offer.

<sup>2</sup>Accounts must be open and in good standing (not past due) to earn and redeem points or receive the cash rebate and/or statement credit.

<sup>3</sup>Your 0% introductory APR applies to purchases, and the rate is valid for six billing cycles. Your 0% introductory APR applies to balance transfers and is valid for six billing cycles. The introductory rate does not apply to cash advances. 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. Balance transfer fees will apply.

<sup>4</sup>Some limitations may apply. Details are provided to cardmembers.

### 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.

## APPLICATION

**Application omissions may be grounds for denial. Please complete this application in dark blue or black ink.**

### Choose Card Type:

**Select Rewards Visa** (ARP SC 72062 PC 8666 LC 09472)

**Cash Rewards Visa** (ARP SC 72062 PC 8699 LC 09472)

**Note:** If no selection is made, we will automatically consider you for a Select Rewards Visa Card. Should you select more than one card, you will be processed for the first selection in the order presented.

**Choose One:**  Individual account  Joint account

**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.

## 1. Applicant

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_

( ) —

Home Phone \_\_\_\_\_

Address (No P.O. Boxes) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email Address \_\_\_\_\_

## 2. Co-Applicant

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_

( ) —

Home Phone \_\_\_\_\_

Address (No P.O. Boxes) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## 3. Financial Information

Current Employer \_\_\_\_\_

( ) —

Phone Number \_\_\_\_\_ How Long? \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

\$ \_\_\_\_\_  Own Home  Rent  Other

Applicant's Annual Household Income\* (Minimum Income \$7,200)  
\*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.

\$ \_\_\_\_\_

Monthly Mortgage or Rental Amount \_\_\_\_\_

Please check your financial relationships:

Checking  Savings  Money Market/Investment

## 4. Signatures

**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 866-322-7989 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.

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 providing a telephone number for a cellular phone or other wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from U.S. Bank and its affiliates and agents. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from your cellular provider. 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. By signing below you certify that you read and understood the disclosures here and you agree to the terms of this application.

**Overlimit Transaction Opt-In Right:** You can request that we cover overlimit transactions by opting in as instructed below. If you opt in and we permit you to go over your Credit Limit, we will charge you an Overlimit Fee of \$39. You will only pay one fee per billing cycle, even if you go over your Credit Limit multiple times in the same cycle. You may also revoke your decision to opt in for future transactions at any time. Your decision to opt in does not solely determine whether we will authorize transactions to go over your Credit Limit. For example, even if you opt in, we still may decline any transactions that would cause you to go over your Credit Limit, such as if you are past due or significantly over your Credit Limit. In addition, we have discretion to authorize transactions that go over your Credit Limit even if you do not opt in, but you will not incur a fee for these transactions.

**You can opt in by checking the box below and returning this to us with your application. You may revoke your opt-in, at any time, by contacting us at the address, phone number, or website found in your Cardmember Agreement.**

I (We, in the case of joint or cosigned accounts) want you to authorize transactions that exceed my Credit Limit. I (We) understand that if I go over my Credit Limit, I will be charged a fee of \$39.

X \_\_\_\_\_  
Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_  
Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

Complete, seal and mail.