

VISA® COLLEGE REAL REWARDS CREDIT CARD APPLICATION

Visa® College Real Rewards Card

1.5X Unlimited Rewards

- **Earn 1.5 points monthly for every \$1** you spend on eligible net purchases¹
- **No caps or limits** on the number of points you can earn, and you have five years to redeem for rewards¹
- **2,500 bonus rewards points** awarded after first eligible net purchase,² redeemable for:
 - \$25 Cash Back³ or
 - Merchandise or
 - Gift Cards or
 - Save towards Travel
- **0%* introductory APR** for the first 6 billing cycles on purchases and balance transfers. After that, a variable APR, currently **15.99% - 24.99%***
- **No annual fee***



Stay On Top of Your Spending

ONLINE & MOBILE BANKING

Manage your account anywhere, anytime. Check your balance, view transactions, make payments and more using free online and mobile banking tools.

ACCOUNT ALERTS

Stay on top of your balances and due dates. Receive alerts via email or text⁴ with the information that's important to you - including payment reminders, account activity, and more.

AUTOPAY

Make sure you never miss a credit card payment. Set up a same-day payment, schedule a future payment or sign up for automatic monthly payments.

¹⁻⁴ See Page 2 for additional details.

*The introductory rate does not apply to cash advances. A Balance Transfer fee of 3% of each transfer amount (\$5 minimum) applies. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. 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. See the Summary of Visa Account Terms on Page 5 for the full terms of the offer.

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ENJOY THE CONVENIENCE OF MOBILE PAYMENTS

- **Simple to get started** — it's easy to add your credit card to your mobile device
- **Convenient to pay** — payment is as simple as a touch, tap or click
- **Secure to use** — your card information is encrypted and never shared with retailers

VIEW YOUR CREDIT SCORE ONLINE FOR FREE ANYTIME

The free VantageScore® credit score offered by TransUnion is for educational purposes only and is not used by Elan Financial Services to make credit decisions.⁵

BUILD A STRONG FINANCIAL FUTURE

Get tips, calculators and other financial tools to help guide your financial future at smartcreditmatters.com.



REAL-TIME REWARDS

Real-Time Rewards lets you use your mobile device to instantly redeem points for almost any purchase.⁶

PROTECTION FOR UNAUTHORIZED TRANSACTIONS

Enjoy peace of mind with zero fraud liability.⁷

MONITOR PURCHASES, MANAGE SPENDING

Review your credit card spending with Spend Analysis, our free online tool to help you track and manage your expenses.

THIS CARD IS LOADED WITH PROTECTION FEATURES.[†]

- Emergency card replacement
- Travel and emergency assistance
- Extended warranty on purchases
- 24/7 live US based customer service

[†]Please see the complete terms and conditions in the Guide to Benefits, provided with your Card.

¹The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. **College Real Rewards:** You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned.

²First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

³Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles.

⁴For text alerts, standard messaging charges may apply from your mobile carrier.

⁵Credit score can be updated every 30 days, upon log-in.

⁶Redeeming points for your purchase results in a statement credit that offsets your Visa College Real Rewards credit card purchases. For transactions which include a gratuity, fees or estimated taxes, the statement credit may not equal your final purchase amount. The credit to your Account statement will be processed within three business days and will appear on your next Account billing statement. Participating categories exclude gas stations, restaurants and travel. Available only for transactions with U.S. merchants. Standard data and messaging rates apply.

⁷Elan 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.

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APPLY
TODAY!

Elan Location Code (Required)

If no Location Code indicated,
App can not be processed.

Visa College Real Rewards USH SC 07477 PC 4121 KP:B

SEE SUMMARY OF ACCOUNT TERMS ON PAGE 5 FOR RATES, FEES AND OTHER COST INFORMATION.

APPLICANT'S INFORMATION & CITIZENSHIP	First Name	Middle Name	Last Name	Suffix
	Date of Birth / /	Social Security Number - -		
	Street Address (No PO Boxes Allowed, U.S. Addresses Only)			Suite/Unit #
	City	State	ZIP Code	
	Primary Phone # () -	Mobile Phone # (Optional) () -	Email Address ¹	
	Mailing Address (If Different Than Above, U.S. Addresses Only)			Suite/Unit #
	City	State	ZIP Code	
	Country of Citizenship			

¹ We use email to communicate information about your credit card application and booked credit card accounts. Confidential, personal or financial information will never be sent or requested using the email provided.

APPLICANT'S EMPLOYMENT & FINANCIAL INFORMATION	Employment Status (Check one)	
	<input type="checkbox"/> Full-time Employment <input type="checkbox"/> Part-time Employment <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Military	
	Work Phone # () -	Occupation (Enter name of your current or most recent occupation or explain why you cannot.)
	Total Annual Income^{2,3} \$	
	² Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. ³ Include personal and, if applicable, spousal/domestic partner income. Total annual income can include wages, retirement income, investments, rental properties, etc. APPLICANTS UNDER 21: only provide income earned by the applicant.	
	Source of Total Annual Income (Select One): <input type="checkbox"/> Employment Income <input type="checkbox"/> Sale of Property <input type="checkbox"/> Investments <input type="checkbox"/> Inheritance <input type="checkbox"/> Rental Income <input type="checkbox"/> Business Ownership/Sole Proprietorship <input type="checkbox"/> Government Program <input type="checkbox"/> Social Security <input type="checkbox"/> Trust Fund Disbursements <input type="checkbox"/> Pension/Retirement Income <input type="checkbox"/> Other	
Monthly Housing Payment \$ <input type="checkbox"/> Own <input type="checkbox"/> Other		

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	

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 <input type="checkbox"/> Unmarried <input type="checkbox"/> Married and the name of my spouse is	
	and my spouse resides at the: <input type="checkbox"/> address above or at:	

VISA® COLLEGE REAL REWARDS CREDIT CARD APPLICATION**Elan Location Code (Required)**

**If no Location Code indicated,
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(Optional) – Complete if you would like to allow another user (Other than the primary applicant) on this account. The Authorized User information will not be used to determine creditworthiness for approving this application, nor will they share liability for the account. Only one Authorized User can be added at time of application. To add additional users, please call Cardmember Service after account approval.

AUTHORIZED USER⁴

First Name	Middle Name	Last Name	Suffix
Date of Birth / /	Social Security Number - -		
Street Address (No PO Boxes Allowed, U.S. Addresses Only)		Suite/Unit #	City
		State	ZIP Code

⁴ You may request a card be issued on your Visa Card account to a person you authorize to use your account. This person is called an Authorized User. You **agree to be solely responsible** for all transactions the Authorized User makes on your account.

**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. If we open an Account based on this Application, you will be individually 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 signing the 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. You agree that, in order to open and administer the Account that may be established as a result of this Application, we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity.

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**X****Date****INTERNAL USE ONLY****MUST
COMPLETE
FOR CREDIT****To be completed by the Financial Institution:**

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
Employee Receiving Credit – Email Address		

MAILING INSTRUCTIONS

✓ **APPLICANT:** If you are unable to complete this application with the Representative, please place the completed application (both pages 3 and 4) in an envelope and mail it to the address below.

✓ **FINANCIAL INSTITUTION EMPLOYEE:** Please fill in the branch address below.

Financial Institution Branch Name	Attention	
Mailing Address		
City	State	ZIP Code

OR FAX TO: 800.670.4834

✓ **REMINDER** – under 21 applicants are required to submit a written application to be completed and signed by the applicant.

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	Visa College Real Rewards
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 15.99% - 24.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for 6 billing cycles. After that, your APR will be 15.99% - 24.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.99% 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	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Convenience Check Cash Advance¹ Cash Advance Cash Equivalent Advance Overdraft Protection² Foreign Transaction 	Either 3% of the amount of each transfer or \$5 minimum, whichever is greater Either 3% of the amount of each advance or \$5 minimum, whichever is greater Either 4% of the amount of each advance or \$10 minimum, whichever is greater Either 4% of the amount of each advance or \$20 minimum, whichever is greater \$10 per occurrence 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 <ul style="list-style-type: none"> Late Payment Returned Payment Overlimit 	Up to \$39 Up to \$35 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 October 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.

Right to Change Terms: 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.

How We Apply Your Payments: We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

¹ Not all products receive Convenience Checks.

² Not all products/financial institutions offer Overdraft Protection.

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.

Rewards Program Rules for the Visa College Real Rewards Card: Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credit and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance transfers, and Convenience Checks. Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, refer to your Cardmember Agreement for additional information. From the date you open your Account until your Account is closed, you will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases charged to your Visa College Real Rewards Account (equal to 1.5% cash back) during each billing cycle that the Account is open and current (not past due or overlimit) on the closing date for the billing cycle. The number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Points will be awarded to the primary cardmember and may be redeemed by an authorized cardmember on the Account. Cardmembers can redeem points for round-trip airfare in addition to Cash Back (applied as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles), Gift Certificates, Name Brand Merchandise Rewards and more. Points expire five years from the end of the quarter in which they are earned. The Elan Rewards Program is subject to change. Rewards are administered by a third party.

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