

U.S. BANK CREDIT CARD APPLICATION

For Bank Use Only

Banker Preferred ID: _____ Print Banker Name: _____ Branch Number: _____ Location Code: _____

See the reverse side for rates, fees and other cost information.

1. Choose one of the following products:

U.S. Bank Cash+™ Visa Signature®
REWS SC 13007 PC 3635

FlexPerks Travel Rewards Visa Signature®
NWLW SC 51986 PC 7458

FlexPerks® Select Rewards Visa
NWGT SC 97229 PC 7463

Visa® Platinum
UPV SC 83610 PC 7687

If no selection is made we will automatically consider you for a Visa Platinum 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

For Wisconsin Residents only: I am married unmarried. If married, the name of my spouse is: _____

and my spouse resides at: the Applicant address below or at: _____

*Note: If this is to be an individual Account, married Wisconsin residents must provide the name and address of their spouse in the space above. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.

2. Applicant Information

First Name - -	Middle Initial () -	Last Name () -	Suffix	Date of Birth / /
Social Security Number	Home Phone Number	Optional - Cell Phone Number	Optional - Email Address†	
Address (no P.O. Boxes)	City	State	ZIP Code	

3. Co-Applicant Information

First Name - -	Middle Initial () -	Last Name () -	Suffix	Date of Birth / /
Social Security Number	Home Phone Number	Optional - Cell Phone Number	Optional - Email Address†	
Address (no P.O. Boxes)	City	State	ZIP Code	

†If you provide an email address, we may use it to contact you about your account and to send you information about products and services you might find useful.

4. Financial Information (All Applicants must complete this section)

Applicant's Current Employer	() -	Years	Months
\$	Phone Number	Length of Employment?	
Applicant's Annual Income**	Co-Applicant's Annual Income**	<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Housing Payment

**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.

We are required to collect income information to determine your ability to pay, assign a credit line, and expedite the approval process. Please include all forms of income such as annual salary, wages, bonuses, interest, dividends, investment income, gross rental income, retirement benefits, and social security.

Checking Savings Money Market/Investment \$

Please Check Your Financial Relationships Annual Amount of Other Income** Type of Other Income and Source

5. Optional - Overdraft Protection

If you have a U.S. Bank personal checking account, you may apply for U.S. Bank Overdraft Protection access by checking the box to the right. This feature will automatically advance funds from your U.S. Bank Visa Card to cover checking account overdrafts.

If the overdraft amount in the checking account is equal to or greater than \$10, an Overdraft Protection Advance will be made in multiples of \$50 (regardless of the specific overdraft amount). If the overdraft amount is less than \$10, the maximum Overdraft Protection Advance will be \$10. This application must be signed when applying for this service.

I want U.S. Bank Overdraft Protection. I understand Overdraft Protection Advance transactions will be billed to my credit card as a Cash Advance.

U.S. Bank checking account number: _____

6. Signatures

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.

By signing this application, you understand and agree that U.S. Bank National Association ND ("we", "us", or "our"), as 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 the 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. **I) If you applied for the U.S. Bank FlexPerks® Travel Rewards Signature® card, you will first be considered for that product. If you do not qualify for the U.S. Bank FlexPerks® Travel Rewards Visa Signature® card, you will automatically be considered for the U.S. Bank Select Rewards Visa® card alternate offer that earns 1 FlexPoint for every \$2 in net purchases (purchases minus credits and returns).** **II) If you applied for the U.S. Bank Cash +® Visa Signature® card, you will first be considered for that product. If you do not qualify for the U.S. Bank Cash +® Visa Signature® card, you will automatically be considered for the U.S. Bank Cash Rewards Visa® card alternate offer that earns 1% cash back on all net purchases and does not offer the 5% and 2% Cash+ Categories.** By signing below, you certify that you have read and understood the disclosures here and on the reverse side, including Expanded Account Access, and that you agree to the terms of this application.

X
Signature of Applicant _____ Date _____

X
Signature of Co-Applicant _____ Date _____

Completed forms can be faxed to: 800-670-4834 or interoffice mailed to: FG ND S1AI.

	U.S. Bank Cash+™ Visa Signature®, Cash Rewards Visa® Alternate Offer**, FlexPerks Select Rewards Visa	Visa® Platinum	FlexPerks Travel Rewards Visa Signature FlexPerks Select Rewards Visa Alternate Offer*
Interest Rates and Interest Charges			
Annual Percentage Rate (APR) for Purchases	13.99% to 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 12 billing cycles. After that, your APR will be 9.99% to 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	13.99% to 23.99% 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% Introductory APR for 6-9 billing cycles based on your creditworthiness when you open your account, for balances transferred within 30 days of account opening. After that, your APR will be 13.99% to 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	0% Introductory APR for 12 billing cycles for balances transferred within 30 days of account opening. After that, your APR will be 9.99% to 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.	13.99% to 23.99% 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	23.99% . This APR will vary with the market based on the Prime Rate.		
Penalty APR	None		
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 Fees	None	\$0 introductory annual fee the first year, after that, \$49 for Travel Rewards Signature. None for FlexPerks Select Rewards alternate offer.	
Transaction Fees: Balance Transfer Convenience Check Advance ¹ Cash Advance Cash Equivalent Advance Foreign Transactions	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 cash advance or \$10 minimum, whichever is greater Either 4% of the amount of each cash advance or \$20 minimum, whichever is greater 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 a Foreign Currency		
Penalty Fees: Late Payment Overdraft Overlimit Returned Payment	up to \$35 Either 4% of the amount of each cash advance or \$10 minimum, whichever is greater None up to \$35		

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

The information about the costs of the card described in this application is accurate as of 2/5/13. This information may have changed after that date. To find out what may have changed, call us at 877-978-7446, TDD: 888-352-6455, or write to us at: U.S. Bank, P.O. Box 6352, Fargo, ND 58125-6352.

Right to Change Terms: We may change APRs, fees and other Account terms in the future based on your experiences with U.S. Bank National Association ND 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. 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 FlexPerks® Travel Rewards Visa Signature® card. If not, you will be considered for the FlexPerks® Select Rewards alternate offer.

**If you are eligible you will receive the U.S. Bank Cash+ Visa Signature card. If not, you will be considered for the U.S. Bank Cash Rewards alternate offer.

¹Depending upon your credit qualifications, convenience checks may not be available to all applicants.

NOTICE TO NEW YORK RESIDENTS: You may contact the New York State Banking Department by calling 1-877-226-5697 or by writing to: Research & Technical Assistance Division, 1 State Street, 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, is furnished a copy of the agreement, decree or court order, or has 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 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.

The creditor and issuer of the Visa cards is U.S. Bank National Association ND, pursuant to a license from Visa U.S.A. Inc.

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 **800-285-8585** 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.

All of  serving you®



CREDIT CARD REWARDS DETAILS

U.S. Bank Cash+™ Visa Signature® Card:

- Earn 5% cash back on two categories that you choose, like department stores, restaurants, electronic stores...plus many more!¹
- Earn 2% cash back on gas, groceries or drug stores – choose one.¹
- Earn 1% cash back on everything else.
- No limit on total cash back earned.
- \$25 Cash+ Bonus for a \$100 redemption (limited to one per calendar year)

Make sure you choose your categories each quarter. If you do not choose your categories, all net purchases will still earn 1% cash back. Categories are subject to change quarterly.¹

U.S. Bank Cash Rewards Visa® Card (ALTERNATE OFFER):

Note: You will receive the following card offer if you are not approved for the Cash+™ Visa Signature® Card

- Earn 1% cash back on all net purchases charged to the account.
- No limit on how much you can earn
- No minimum redemption when redeeming to checking, savings or statement credit.

FlexPerks® Travel Rewards Visa Signature® Card

- Award travel starts at just 20,000 FlexPoints (up to a \$400 ticket value) on over 150 airlines with no blackout dates or redemption fees.
- Earn 1 FlexPoint for every \$1 spent in net purchases.²
- Double FlexPoints on the category you spend the most each month (gas, groceries or airline travel) and most cell phone expenses.³
- Earn 3,500 bonus FlexPoints each cardmember year you spend \$24,000 in eligible net purchases. Use the FlexPoints to redeem for your \$49 annual fee or combine them with other FlexPoints for award travel.

FlexPerks® Select Rewards Visa® Card (ALTERNATE OFFER):

Note: You will receive the following card offer if you are not approved for the FlexPerks® Travel Rewards Visa Signature® Card

- Earn 1 FlexPoint for every \$2 spent in net purchases.⁴
- No limits on FlexPoints earned.
- Redeem FlexPoints for air travel, merchandise, gift cards and statement credit.
- Redemption options start at just 5,000 FlexPoints.

U.S. Bank Cash+™ Visa Signature® Card Disclosures:

¹ Cardmember must enroll each quarter into categories of their choice, or all net purchases (purchases minus credits and returns) will earn no more than 1% cash back. Categories subject to change quarterly. U.S. Bank cannot control how merchants choose to classify their business (Purchase categories) and reserves the right to determine which Purchases qualify. Full details will be provided upon approval of an account.

FlexPerks® Travel Rewards Visa Signature® Card Disclosures:

² U.S. Bank will credit your FlexPerks Travel Rewards Visa Signature Account with FlexPoints as follows. Yearly Award Level: For Net Purchases (purchases minus credits and returns) less than or equal to \$120,000, earn one FlexPoint for every \$1. If during the calendar year, Net Purchases exceed \$120,000, all FlexPoints for the remainder of the calendar year are earned at a rate of one FlexPoint for every \$2. Exemption: FlexPerks Travel Rewards Visa Signature AutoPay Cardmembers who select the full payment option on the first available payment date after their statement date. FlexPoints will be awarded as long as your Account is open and not 5 days or more past due at the close of your Visa billing period. We will not award FlexPoints for Advances, Convenience Checks, Visa Buxx, Balance Transfers, Interest Charges and Fees, credit insurance charges, or transactions to fund certain prepaid card products. We reserve the right to adjust the number of FlexPoints for Purchases or to stop issuing FlexPoints for Purchases on the Account, upon notice to you.

³ FlexPerks Travel Rewards Visa cardmembers may earn additional FlexPoints for purchases at merchant locations in the following categories: airline, gas or grocery (each, a "Category"). You will earn the additional FlexPoints at a rate of two FlexPoints for every \$1 in the one Category in any given monthly billing cycle that has the highest total of Net Purchases charged to your Account (the "Highest Category"). U.S. Bank does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for allowance. FlexPerks Travel Rewards Visa Signature cardmembers will be awarded FlexPoints at the rate of two FlexPoints for every \$1 in Net Purchases during the current month's billing cycle for any merchant location that classifies itself as having telecommunication services/products. U.S. Bank does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for additional FlexPoints.

FlexPerks® Select Rewards Visa® Card Disclosures:

⁴ U.S. Bank will credit your FlexPerks Select Rewards Visa Account with FlexPoints as follows. For Net Purchases (purchases minus credits and returns), earn one FlexPoint for every \$2. FlexPoints will be awarded as long as your Account is open and not 5 days or more past due at the close of your Visa billing period. We will not award FlexPoints for Advances, Convenience Checks, Visa Buxx, Balance Transfers, Interest Charges and Fees, credit insurance charges, or transactions to fund certain prepaid card products. We reserve the right to adjust the number of FlexPoints for Purchases or to stop issuing FlexPoints for Purchases on the Account, upon notice to you.