

CREDIT CARD APPLICATION – CASH & TRAVEL REWARDS AMERICAN EXPRESS® CARDS

Elan Location Code (Required)

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| CARD OPTIONS CHOOSE ONE | <input type="checkbox"/> Cash – Cash Rewards American Express® Card AMXC SC 07561 PC 2155 |
| | <input type="checkbox"/> Travel – Travel Rewards American Express® Card AMXA SC 07554 PC 2170 |
| Note: If no selection is made or multiple products are selected, we will process your application for a Cash Rewards American Express Card. | |
| SEE SUMMARY OF ACCOUNT TERMS ON PAGE 4 FOR RATES, FEES AND OTHER COST INFORMATION. | |

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| APPLICANT'S INFORMATION | <input type="checkbox"/> Individual: I am applying for an individual account in my own name. | | | | | |
| | <input type="checkbox"/> Joint: I am applying with another person that will also be responsible for repayment. | | | | | |
| | First Name | | Middle Name | | Last Name | Suffix |
| | | | | | | Date of Birth / / |
| | Social Security Number - - | | Street Address (Required – No P.O. Boxes Allowed, U.S. Addresses Only) | | | Suite/Unit # |
| | City | | State | Zip Code | Time at Address (Yrs/Mos) / | |
| | Primary Phone # () - | | Mobile Phone # (Optional) () - | | E-mail Address ¹ (Optional) | |
| 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. | | | | | | |

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| APPLICANT'S RESIDENCE & CITIZENSHIP | Country of Permanent Residence | |
| | Country of Citizenship | Country of Citizenship (If Dual Citizenship) |

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| 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 | | | | |
| | 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.) |
| | Annual Income² | Main Source of 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 | | | |
| | 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): <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 | | | | |
| 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 | 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.) | 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.) | | |
| \$ | <input type="checkbox"/> Own <input type="checkbox"/> Other | \$ (If none, write \$0) | \$ (If none, write \$0) | | |

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| APPLICANT'S ACCT 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 <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: _____ | |

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The joint applicant must complete this section if the joint applicant's information should be used to determine creditworthiness for approving this application. Joint Applicant and Applicant share liability.

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| JOINT APPLICANT'S INFORMATION | First Name | Middle Name | Last Name | Suffix | Date of Birth / / |
| | Social Security Number - - | Street Address (No P.O. Boxes Allowed, U.S. Addresses Only) | | | Suite/Unit # |
| | City | State | Zip Code | Primary Phone # () - | |

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| JOINT APPLICANT'S RESIDENCE & CITIZENSHIP | Country of Permanent Residence |
| | Country of Citizenship Country of Citizenship (If Dual Citizenship) |

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| JOINT 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 | | | |
| | 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.) |
| | Joint Applicant's Annual Income⁴ \$ | Main Source of 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 | | |
| | Joint Applicant's Additional Annual Income⁵ \$ | Source of Additional 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 | | |
| | ⁴ 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. | Expected Monthly Cash Transactions \$ (If none, write \$0) | Expected Monthly International Transactions \$ (If none, write \$0) | |

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| JOINT APPLICANT 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: _____ |

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|------------------------------------|---|-------------------------------|-----------|--------|----------|
| AUTHORIZED USER⁶ | (Optional) – Complete if you would like to allow another user 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. | | | | |
| | First Name | Middle Name | Last Name | Suffix | |
| | Date of Birth / / | Social Security Number - - | | | |
| | Street Address (No P.O. Boxes Allowed, U.S. Addresses Only) | Suite/Unit # | City | State | Zip Code |

⁶ You may request a card be issued on your 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 (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 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.

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| SIGNATURES | 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 | Signature of Joint Applicant X | Date |

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| INTERNAL USE ONLY | MUST COMPLETE FOR CREDIT To be completed by the Financial Institution: | | |
| | Elan Location Code: (Not Branch or ID Number) | Originating Branch ID (your branch number): (Nine characters maximum - alpha or numeric) | Officer/Employee ID: (Eight characters maximum - alpha or numeric) |
| | Officer/Employee First Name: | Officer/Employee Last Name: | Officer/Employee Phone Number: |
| | Employee Receiving Credit First Name: | Employee Receiving Credit Last Name: | |
| | Location Code Receiving Credit: | Employee Receiving Credit ID: (Eight characters maximum - alpha or numeric) | |

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| MAILING INSTRUCTIONS | ✓ APPLICANT: If you are unable to complete this application with the Representative, please place the completed application (both pages 1 and 2) 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: 1-800-670-4834 | | | |
| ✓ 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 Account Terms

| Interest Rates and Interest Charges | Cash Rewards American Express® Card | Travel Rewards American Express® Card |
|---|---|---|
| Annual Percentage Rate (APR) for Purchases | 0.00% Introductory APR for 6 billing cycles. After that, your APR will be based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate. | 12.74% - 23.74% 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 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 | 24.74% 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 Fees | None | \$95 |
| Transaction Fees | <ul style="list-style-type: none"> Balance Transfer: Either 3% of the amount of each transfer or \$5 minimum, whichever is greater Convenience Check Cash Advance¹: 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 Protection²: \$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 | <ul style="list-style-type: none"> Late Payment: Up to \$38 Returned Payment: Up to \$35 Overlimit: None | 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 April 1, 2017. This information may have changed after that date. To find out what may have changed, call us at 1-866-323-3587 (we accept relay calls) or write us at P.O. 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 offer Overdraft Protection.

*1% of the foreign transaction fee will be for the account of American Express.

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.

Reward Program Rules: 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. For the **Cash Rewards American Express® Card**, you will earn 1 Reward Point ("Point") for each dollar of Net Purchases charged to your Account during each billing cycle. You will also earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code of supermarket. The number of additional Points earned on supermarket Purchases is unlimited. In addition, you will earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: automated fuel dispensers and service stations, up to a maximum of \$6,000 spent during each 12 month period commencing on the anniversary date of this Account. Automated fuel dispenser and services stations purchases above \$6,000 (for the remainder of that 12 month period) will earn at a rate of 1 Point for each dollar of Net Purchases charged to your Account during each billing cycle. For the **Travel Rewards American Express® Card**, You will earn 1 Reward Point ("Point") for each dollar of Net Purchases charged to your Account during each billing cycle. You will also earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: hotels and restaurants. In addition, you will earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code of airlines. For both the **Cash Rewards** and **Travel Rewards American Express Cards**, Merchants are assigned category codes by American Express based on what they primarily sell. A Purchase will not earn additional Points if the merchant's code is not in an eligible category. We do not determine the category codes that merchants are assigned, but we do reserve the right to determine which Purchases qualify for additional Points. Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not earn additional Points. In addition, a Purchase may not earn additional Points if the merchant submits the Purchase using a mobile or wireless card reader or if you use a mobile or digital wallet to make the Purchase. The number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. Points expire five years from the end of the quarter in which they are earned. Rewards are administered by a third party.

The creditor and issuer of these credit cards is Elan Financial Services, pursuant to a license from American Express. American Express is a federally registered service mark of American Express.