



**BUSINESS**  
CREDIT CARDS

## Make Your Business Even More Rewarding



### 0%<sup>1</sup> Introductory Rate

#### ✓ Choice of Rewards or Travel Cards

Rewards: \$25 Bonus & Double Points  
Travel: \$50 Bonus & Double Points

#### ✓ Unrestricted Travel

#### ✓ Merchandise & Gift Cards



## Choose Your Card!

The family of Visa Business credit cards all offer the flexibility to separate business from personal expenses and access to free spending reports. And all cards come with a 0%<sup>1</sup> introductory rate for 6 months on purchases and balance transfers.

### Visa® Platinum Business Rewards

#### ✓ Earn Double Rewards for Everyday Business Expenses

- 2,500 first use bonus points – redeem for a \$25 statement credit
- Double points on gasoline, restaurants & telecom
- Redeem your points for brand name merchandise, certificates for restaurants and travel needs such as hotels, car rentals and so much more!
- 1% cash back for each net dollar charged to your account
- No annual fee<sup>1</sup>

### Visa® Business Travel

#### ✓ The Premium Business Card for Frequent Travelers

- 5,000 first use bonus points – redeem for a \$50 statement credit
- Double points on airline, train, car rental & hotel bookings
- Fly any airline without frequent flyer program restrictions
- 1% cash back for each net dollar charged to your account
- \$50 annual company fee and free employee cards

### Visa® Business

#### ✓ The Traditional Credit Card for Business Owners

The Visa Business card offers you the flexibility to make purchases, pay bills and manage business expenses while providing the simplicity and convenience of a traditional business credit card.

Benefits	Visa Platinum Business Rewards	Visa Business Travel	Visa Business
Annual Fee <sup>1</sup>	\$0	\$50	\$0
Special Bonus	\$25	\$50	—
0% <sup>1</sup> Introductory Rate	✓	✓	✓
Double Rewards Points	Gas, Restaurant & Telecom	Travel & Lodging	—
Travel Redemption Starting At:	25,000 Points	25,000 Points	—
Unlimited 1% Cash Back	✓	✓	—
Zero Liability Fraud Protection	✓	✓	✓
Auto Rental Collision Damage Waiver	✓	✓	✓
Travel Accident Insurance	—	\$250,000	—
Employee Cards with Spending Limits	✓	✓	✓
Free Company Spending Reports	✓	✓	✓
Employee Spend Alerts	✓	✓	✓
Employee Misuse Protection	✓	✓	✓
Complimentary Concierge <sup>2</sup>	—	✓	—
Hotel Savings	—	✓	—

<sup>1</sup>Introductory rate period will end early and rate will increase either to the APR for Purchases, Balance Transfers or a Penalty Rate if you make a late payment, make a payment that is returned, or your account exceeds its credit limit. We apply payments to balances with lower APRs, including introductory APRs, before balances with higher APRs. We may change APRs, fees, and other Account terms in the future based on your experiences with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. The introductory rate does not apply to cash advances and is valid for the first 6 billing cycles. Balance transfer fees will apply. See the Summary of Visa Account Terms for the full terms of the offer.

<sup>2</sup>Any goods or services that cardmembers purchase through Complimentary Concierge will be charged to their Visa Business Travel card.

**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 allows us to identify you. We may ask to see your driver's license or other identifying documents.

**Summary Of Visa Account Terms**

Interest Rates and Interest Charges	Platinum Business Rewards, Business Card, Business Travel	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for the first 6 billing cycles. After that, your APR will be <b>9.99% - 20.99%</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>0.00%</b> Introductory APR for the first 6 billing cycles. After that, your APR will be <b>9.99% - 20.99%</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>Penalty APR and When It Applies</b>	<b>28.99%</b> This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you: <ol style="list-style-type: none"> <li>1) Make payments 5 calendar days late twice or 30 calendar days late once</li> <li>2) Make a payment that is returned; or</li> <li>3) If you exceed your Credit Limit 2 times in 12 consecutive months</li> </ol> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 6 consecutive payments when due and do not exceed your Credit Limit during that time period.	
<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 \$2.	
<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</b>	<b>Platinum Business Rewards, Business Card</b>	<b>Business Travel</b>
<b>Annual Fees</b>	<b>None</b>	<b>\$50.00</b> for the Authorized Officer Only
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Convenience Check Cash Advance</li> <li>• Cash Advance</li> <li>• Cash Equivalent Advance</li> <li>• Overdraft Protection†</li> <li>• Foreign Transaction</li> </ul>	Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater Either <b>\$10</b> or <b>4%</b> of the amount of each advance, whichever is greater Either <b>\$10</b> or <b>4%</b> of the amount of each advance, whichever is greater Either <b>\$20</b> or <b>4%</b> of the amount of each advance, whichever is greater <b>\$10</b> per occurrence <b>2%</b> of each foreign purchase transaction or ATM advance transaction in U.S. Dollars. <b>3%</b> for foreign purchase transaction or ATM advance transaction in a Foreign Currency.	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> <li>• Overlimit</li> </ul>	<b>\$19</b> on balances up to \$100 <b>\$29</b> on balances from \$100 up to \$250 <b>\$39</b> on balances of \$250 or more <b>\$35</b> <b>\$39</b>	

**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 November, 2010. This information may have changes after that date. To find out what may have changed, call us at 1-866-552-8855 or write us at P.O. Box 6353 Fargo, ND 58125-6353.

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR or Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.

†Not all products offer overdraft protection.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**Rewards Program Rules:** We will award one reward point for each dollar of net purchases (purchases minus returns/credits) charged to a Business Travel or Platinum Business Rewards

card Account during each statement period. We will award two rewards points for each dollar of net purchases charged to a Business Travel card Account within defined travel and lodging merchant categories during each statement period. We will award two rewards points for each dollar of net purchases charged to a Platinum Business Rewards card Account within the defined Gas Station, Restaurant and Telecommunication merchant categories during each statement period. We cannot control how merchants choose to classify their business and reserve the right to determine which purchases qualify. Reward points will not be awarded to a cardmember during a statement period if the cardmember's Account is not open and current on the statement closing date. Reward points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Reward points will be earned and redeemed at the company level unless requested to earn at the individual level after Account booking. Reward points may be redeemed for airfare, name brand merchandise, gift certificates, or cash in the form of a statement credit (subject to the maximum ticket price and redemption schedule set forth in the Rewards Program Rules). Complete terms and conditions will be provided to cardmembers. Service provided by Maritz Loyalty Marketing. The creditor, issuer and service provider is Elan Financial Services.

# Visa Credit Card Application

## 1. Please choose one from the following 3 options:

Visa Platinum Business Rewards  
(USBV SC 7388 PC 2392)

Visa Business Travel  
(USBV SC 7395 PC 2389)

Visa Business  
(USBV SC 7379 PC 1681)

**Note:** If no selection is made, or if more than one product is selected, we will process your application for a Visa Business card.  
SEE SUMMARY CHART ON THE LEFT FOR RATES, FEES AND OTHER COST INFORMATION.

## 2. Business Information

Business Name \_\_\_\_\_ Business Tax ID \_\_\_\_\_  
Business Name to Appear on Card(s) [21 Characters Maximum] \_\_\_\_\_  
Business Address (Required - No P.O. Boxes Allowed) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
# of Years at This Location \_\_\_\_\_ Year Business Started \_\_\_\_\_  
Business Phone \_\_\_\_\_  
Gross Annual Sales  \$1 million or less  Greater than \$1 million  
Type of Organization  Sole Proprietorship  Partnership  
 Nonprofit  Corporation  Other  
Number of Employees? \_\_\_\_\_  
Cash Access on Business Owner Card?  Yes  No  
Industry Type:  Retail  Construction  Finance/Real Estate  
 Insurance  Manufacturing  Professional Services  Other

## 3. Business Owner/Applicant Information

Business Owner Type (Check One):  
 President/Chairman  Owner/Proprietor  Vice President  
 Treasurer  Partner  Other

Name of Business Owner (First, Middle, Last) \_\_\_\_\_

Email Address<sup>1</sup> \_\_\_\_\_  
<sup>1</sup>Once your account is open, your email address may be used to communicate periodic account updates and offers.

Home Address (Required - No P.O. Boxes Allowed) \_\_\_\_\_

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

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Personal Social Security Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

Annual Income<sup>2</sup> (Required) \$ \_\_\_\_\_ Cell Phone Number \_\_\_\_\_

<sup>2</sup>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 this obligation.

I have read this Application and agree to its terms.

X \_\_\_\_\_ / /  
Signature of Business Owner/Applicant Date

## 4. Individual Employee Information

(Photocopy the application for additional employees.)

Name of Employee (First, Middle, Last) \_\_\_\_\_ Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

Average Monthly Spend \$ \_\_\_\_\_ Cash Access?  Yes  No

I have read this Application and agree to its terms.

X \_\_\_\_\_ / /  
Signature of Individual Employee Applicant Date

## Important Terms and Application Agreement

Business Owner authorizes Elan Financial Services ("we", "us", or "our") to obtain a consumer credit report or a business credit report for use in assessing his/her personal creditworthiness in connection with an Application by Business, of which Business Owner is an employee, principal, owner partner, officer, or guarantor, for a Platinum Business Rewards, Platinum Business or Business Travel Credit Card. We need such consumer reports because Business Owner may have a direct, contingent, present or future liability to use for the Business's obligation in connection with the Account. All applicants agree that, as long as the Account is open, we may obtain credit reports about the applicants from time to time. We reserve the right to consider the applicant for a lower line of credit if one was requested. This Application must be signed by a Business Owner with authority to bind the Business to the terms of this Application Agreement. The Business Owner certifies that the execution, delivery and performance of this Application has been authorized by all necessary corporate action by the Business, and will provide evidence of such action upon request. If the Business is approved for the Platinum Business Rewards, Platinum Business or Business Travel Credit Card, the Business Owner requests and directs us to open a Platinum Business Rewards, Platinum Business or Business Travel Credit Card Account ("Account") and to issue Platinum Business Rewards, Platinum Business or Business Travel Visa Business Cards ("Cards") to any individual Employees of the Business, including the Business Owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by us and the Business. The Business Owner and each individual Employee applicant understand and agree that the Business, the Business Owner, and the individual Employees will be liable for charges to the Account as follows: 1) the Business is jointly and severally liable with each individual Employee as to that individual Employee's charges; 2) the Business Owner and each individual Employee is individually liable as to their respective individual charges; and 3) the Business Owner is individually liable and jointly liable with the Business for all charges made to the Account. Each applicant understands and agrees that we may increase or decrease the APR or credit limit assigned to the Account and/or the Cards within the Account or close the Account at any time based on our credit guidelines, credit report information, Account history, or the financial circumstances of the Cardmember. At the time the Account is opened, individual Employees, including the Business Owner, will be issued Cards and a Platinum Business Rewards, Platinum Business or Business Travel Visa Business Cardmember Agreement governing individual use of the Account and individual Employee liability for charges to the Account. 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 us and our 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. Use of the Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. All applicants must be at least 18 years old and agree that Accounts will be used primarily for business purposes, and not personal, family, or household purposes. You also agree that in order to open and administer the Account that may be established as a result of this Application, that we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval.

Detach here. Moistens, fold, seal and mail. Please do not tape or staple.