



Location code: _____

Affiliate code: _____
(Max. 10 characters)

USBV
SC11137
PC5994

Cash Rewards Business Platinum

Completed form can be faxed to 866-509-6772, emailed to card.fargo.credit.services@usbank.com or mailed to U.S. Bank, P.O. Box 6369, Fargo, ND 58125-6369.

1. Business Information

Business Name _____ Business Tax ID Number _____

Business Name to appear on Card(s) (21 characters maximum) _____

Business Address (no P.O. Boxes) _____ City _____ State _____ ZIP Code _____

Year Business Established _____ Business Phone Number _____

< \$1 million > \$1 million **Type of Organization** Sole Proprietorship Corporation Partnership Non-Profit LLC Other _____

Gross Annual Sales _____ **Do you want Cash Access?** Yes No

2. Business Owner/Applicant Information

Business Owner/Applicant Title: Check One: Owner President Partner Other _____

Name of Business Owner (First, Middle, Last) _____ Email Address _____

Home Address (no P.O. Boxes) _____ City _____ State _____ ZIP Code _____

Years _____ Months _____ / / _____ () -

Time at Address _____ Date of Birth _____ Social Security Number _____ Home Phone Number _____

\$ _____ () -

Annual Income* _____ Cell Phone Number _____

*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 SIGN HERE _____ / /

Signature of Business Owner/Applicant _____ Date _____

3. Individual Employee Applicant Information (Do Not repeat Business Owner information) Photocopy this application for additional Employees

Name of Employee (First, Middle, Last) _____ Date of Birth _____ Social Security Number (Required) _____

- - _____ (MM/DD/YYYY) _____

Do You Want Cash Access? Yes No

Home Phone Number _____

I have read this application and agree to its terms.

X SIGN HERE _____ / /

Signature of Individual Employee Applicant _____ Date _____

Name of Employee (First, Middle, Last) _____ Date of Birth _____ Social Security Number (Required) _____

- - _____ (MM/DD/YYYY) _____

Do You Want Cash Access? Yes No

Home Phone Number _____

I have read this application and agree to its terms.

X SIGN HERE _____ / /

Signature of Individual Employee Applicant _____ Date _____

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

In order to comply with the requirements of the USA PATRIOT Act, we may require you, your affiliates, and your cardmembers to provide their legal entity name, street address, taxpayer identification number and other information that will allow us to identify each entity and cardmember prior to establishing an Account under or in connection with this Agreement. We reserve the right to require that you, your affiliates, and your cardmembers promptly provide us sufficient identification documents upon request in connection with USA PATRIOT Act compliance.

IMPORTANT TERMS AND APPLICATION AGREEMENT

Business Owner authorizes U.S. Bank National Association ND (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 Company, of which Business Owner is an employee, principal, owner, partner, officer, or guarantor, for a Cash Rewards Business Platinum Account. We need such consumer reports because Business Owner may have direct, contingent, present, or future liability to us for the Company'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 an Account, the Business Owner requests and directs us to open an Account and to issue a Business Card (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 to 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 a Card and a Cardmember Agreement governing individual use of the Account and individual Employee liability for charges to the Account. 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. 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. 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. This offer is non-transferable. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval.

SUMMARY OF U.S. BANK CASH REWARDS BUSINESS PLATINUM CARD ACCOUNT TERMS

Annual Fee	\$0 the first year and every year that you charge at least one purchase to the account. Otherwise \$25
Annual Program Fee	\$0
Annual Percentage Rate (APR) for Purchases	0%* for the first 6 billing cycles for purchases and balance transfers. Thereafter variable: 9.99% to 15.99%**
Other APRs	Balance Transfer variable rate: 9.99% to 15.99%* (subject to a minimum APR of 9.99% to 15.99%). Cash Advance variable rate: 20.99% (subject to a minimum APR of 20.99%). Delinquency variable rate: 28.99%*** (subject to a minimum APR of 28.99%).
Variable Rate Information	Your Annual Percentage Rate may vary monthly. The rate will be determined by adding a Margin to the Prime Rate. The Margin used is as follows: 5.99% to 11.99%* for Purchases and Balance Transfers 15.99% for Cash Advances 23.99% Delinquency Rate***
Grace Period	20-25 days for purchases only
Method of Computing the Balance for Purchases	Average Daily Balance Method (including new purchases).
Minimum or Fixed Finance Charge	\$2.00 (only in statement periods in which interest is due). Closed Account Management Fee: \$2.50 per month for voluntarily closed accounts with balance.
Other Fees	Foreign Transaction Fee: Less than or equal to 3% of the amount of your transaction in U.S. Dollars. Convenience Check Fee: 3% of the amount, \$5 minimum. Overdraft Protection Advance Fee: 3% of transaction amount, \$10 minimum. Cash Advance Fee: 4% of transaction amount, \$10 minimum. Cash Equivalent Fee: 4% of transaction amount, \$20 minimum. Late Payment Fee: \$19 for balances up to \$100, \$29 for balances from \$100-\$250, \$39 for balances of \$250 or more. Overlimit Fee: \$39.

THIS INFORMATION IS ACCURATE AS OF 06/01/09 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL US AT 866-485-4545. We may increase your APR if you fail to make timely payments to another creditor as reflected in your credit report. All Account terms are governed by the Cardmember Agreement sent with the card. Account and Cardmember Agreement terms are not guaranteed for any period of time; we may change all terms, including APRs and fees, in accordance with the Cardmember Agreement and applicable law.

*The Introductory Rate Period does not apply to Cash Advances and is valid for the first 6 billing cycles. The Introductory Rate Period will end early and the rate will increase either to the APR for Purchases or Balance Transfers or to the Delinquency Rate if the Minimum Payment is not received by the Payment Due Date, your Account exceeds its Credit Limit, or you close your Account. We apply payments to balances with lower APRs including introductory APRs, before balances with higher APRs.

**Upon Account opening, your APR will be dependent upon your credit qualifications.

***The Delinquency Rate APR will apply to all balances in the event that your Account becomes 30 calendar days past due once or 5 calendar days past due twice in any twelve-month period OR may apply if your Account has two Overlimit occurrences during any period of twelve consecutive months.

†The Prime Rate used to calculate the APR is a variable rate that is adjusted monthly based on the highest Prime Rate published in the "Money Rates" section of the Midwest Edition of *The Wall Street Journal* in the last 90 days before the date on which the billing cycle closed. Currently 3.25%.

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.