



U.S. Bank Visa® Community Card



The card that works for
your organization.

All of **us** serving you®

usbank®

Help your organization thrive.

The U.S. Bank Visa® Community Card is specifically designed for non-profit organizations and municipalities. Gain access to a revolving line of credit to help you manage expenses.

Improve Purchasing Power

- **No annual, late or over limit fees** reduces administrative costs.¹
- **Generous line of credit** allows you to operate efficiently.
- **Optional Rewards Program** earns 1% cash back on net purchases.
- **Flexible Payment Terms** give you the choice of paying in full each month, making just the minimum payment or paying any amount in between.
- **Customized cards** with your organization name printed on them give your organization greater exposure.
- **Visa Savings Edge®** offers automatic savings on qualifying business purchases at participating merchants. For details visit visasavingsedge.com.
- **FlexControl** offers you flexibility in how and when you make payments, account alerts and more. For details visit usbank.com/flexcontrol.

Be Better Organized

- **Consolidated billing statement** shows all charges, grouped by cardholder, on one Accounts Payable statement.
 - Simplifies bookkeeping by tracking expenses in one place
 - Streamlines tax accounting with a clear record of expenses and interest
- **24/7 100% domestic Cardmember Service**
- **Free online management reporting with ScoreBoard** allows you to categorize and track expenses, improve efficiency and compare your spending patterns to other businesses in your industry or state. Visit usbank.com/scoreboard to learn more.



¹ See the back of the application for full terms of the offer.

The U.S. Bank Visa® Community Credit Card. Fax Cover Sheet

THIS PAGE MUST BE COMPLETE FOR THE APPLICATION TO BE PROCESSED.
Fax to: 866.509.6772

PAGE 1 of: _____

Fax or mail completed application (both sides), this completed checklist and all requested documentation.

Mailing address: Cardmember Service,
P.O. Box 6369, Fargo, ND 58125-6369

FROM:

Banker's Preferred ID: _____

Branch Number: _____

Branch (ICS)

Location Code: _____

(This may be found at CardCentral under "Find it Fast")

My Organization is...

Non-Profit

Municipality

Here are examples of classification:

Non-profit: Not-for-profit organizations with proven financial stability, including:

- Religious organizations
- Cultural groups
- Foundations
- Education institutions
- Social services
- Other tax-exempt organizations

Municipalities: Local, State or Federal government entities, including:

- School districts
- City or county offices
- Public housing administrations
- Small municipalities
- Fire, Police, Sheriff depts.

I have included:

Application:

- Application is signed by an officer of the Organization (President, SVP, VP, CEO, CFO, etc.)
- Application is complete and contains all required information
- Organizational legal name on the Application matches the organization legal name on the financial statements provided

Proof of Legal Identity (one of the following is required):

- Articles of Incorporation/Organization
- Trust Instrument
- Government Issued Business License
- Certificate in Good Standing
- Secretary of State Filing

Two Years Financials (audited recommended):

If older than four months, current year interim financials needed.

- Balance Sheets (**required**)
- Income Statements (**required**)
- Cash Flow Statements (**recommended**)
- Tax Returns (**recommended**)
- Banker has completed Section 9 – Relationship Information

Upon receiving a properly completed application with all required financial statements, approval will take U.S. Bank approximately 15 business days.

Employee Applicant Information — For more employees, photocopy this side.

Employee Legal Name (First, Middle, Last)

Date of Birth

Employee Legal Name (First, Middle, Last)

Date of Birth

Social Security Number

Card Spending Limit (Optional)

\$

Social Security Number

Card Spending Limit (Optional)

\$

8. Terms and Conditions

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	U.S. Bank Visa Community Credit Card
Annual Percentage Rate (APR) for Purchases	13.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.99% 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 and When It Applies	28.99% This APR will vary with the market based on the Prime Rate. The Penalty APR may be applied to your Account if you: 1) Make payments five calendar days late twice or 30 calendar days late once 2) Make a payment that is returned; or 3) If you exceed your Credit Limit two times in 12 consecutive months How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and do not exceed your credit limit during that time period.
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.
Fees	
Annual Fees	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: Either 4% of the amount of each transfer or \$10 minimum, whichever is greater. Convenience Check Cash Advance: Either 4% of the amount of each advance or \$10 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 Protection¹: Either 4% of the amount of each advance or \$10 minimum, whichever is greater. Foreign Transaction: 2% of each foreign purchase transaction or ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or ATM advance transaction in a Foreign Currency.
Penalty Fees	<ul style="list-style-type: none"> Late Payment: \$0 Returned Payment: \$35 Overlimit: \$0

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

Contact For Updates: The information is accurate as of September, 2013. This information may have changed after that date. To find out what may have changed, call us at 866.485.4545 or write us at P.O. Box 6353 Fargo, ND 58125-6353.

¹ Not all products offer Overdraft Protection.

Right to Change Terms: We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

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 1% Cash Back on all net purchases (purchases minus returns / credits) charged to the U.S. Bank Visa Community Rewards Credit Card Account during each statement period. Rewards will not be awarded to a cardmember for net purchases during a statement period if the cardmember's Account is not open and current on the statement closing date. Rewards will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Rewards will be earned and redeemed at the organization level. Rewards may be redeemed for statement credit, U.S. Bank Visa Rewards Card, or deposit to a U.S. Bank account. Complete terms and conditions will be provided to cardmember in the Cardmember Agreement.

The creditor and issuer of this credit card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. ©2013 U.S. Bank. All rights reserved.

9. Relationship Information (for internal use only)

PLEASE PRINT

Must be completed by branch before application is submitted for underwriting.

Print and provide a copy of the Organization's U.S. Bank Business Profile (preferred)

OR

Fill in below, providing screen prints where available

Total balance of all Checking accounts	Total balances	Oldest Account Date	Additional relationship comments.
\$ _____	_____ / ____ / ____	_____ / ____ / ____	_____
Total balance of all Savings/CD/IMMA accounts	\$ _____	_____ / ____ / ____	_____

PLEASE ATTACH TWO FULL YEARS OF THE MOST RECENT AUDITED BALANCE SHEETS, INCOME STATEMENTS AND CASH FLOW STATEMENTS. IF THEY ARE MORE THAN FOUR MONTHS OLD, PLEASE PROVIDE CURRENT-YEAR INTERIM FINANCIALS.

U.S. Bank Visa Community Credit Card Application

1. Please choose one from the following options:

- Non-Profit (NP)** (COCV SC 461 PC 1150)
 Non-profit (NP) with Rewards (COCV SC 83695 PC 1152)

- Municipality (MU)** (COCV SC 462 PC 1150)
 Municipality (MU) with Rewards (COCV SC 83696 PC 1152)

2. Organization Information

Organization Legal Name		Tax ID Number	
Organization Website Address (if applicable)			
Organization Name to Appear on Card (21 characters maximum)			
Street Address (Required – No P.O. Boxes Allowed)	City	State	ZIP Code
Year Organization Established	SIC Code		
Organization Phone	Organization Fax		
Total Organization Anticipated Monthly Spend			
\$			

3. Authorized Officer Information

The Authorized Officer must be authorized by the Organization to execute binding agreements on the Organization's behalf and is required to be a cardmember.

Authorized Officer Name (First, Middle, Last)		Authorized Officer's Organization Title	
Home Address (Required — No P.O. Boxes Allowed)	City	State	ZIP Code
Social Security Number	Date of Birth / /		
Home Phone	Cellular Phone (Optional)	Organization Phone	

4. (OPTIONAL) Authorized Representative(s) Information

The Authorized Representative(s) must be authorized by the Organization to access all information and make changes to the Company's Account as necessary. The Authorized Representative(s) are not required to be cardmembers.

#1 Authorized Representative Name (First, Middle, Last)	Social Security Number	Organization Phone
#2 Authorized Representative Name (First, Middle, Last)	Social Security Number	Organization Phone

5. Apply Today

Complete and return this application to U.S. Bank. Please attach two full years of the most recent audited balance sheets, income statements and cash flow statements.

If the financials provided are more than four months old, please provide your current-year interim financials. Please see back page for adding Employee Applicant Information.

IMPORTANT TERMS AND APPLICATION AGREEMENT

The undersigned Authorized Officer ("Applicant") is applying, on behalf of Organization, for a Visa Community Card Account ("Account") issued by U.S. Bank National Association ("we," "us" or "our"). If the Organization is approved for an Account, the Applicant requests and directs us to open an Account and to issue Visa Community Cards ("Cards") to the Applicant and to any individual employee applicants ("Employee Applicants") of the Organization as designated by the Applicant on this application or its addendum, or by any process agreed to by us and the Organization. The Applicant certifies that (i) the execution, delivery and performance of this application has been authorized by all necessary corporate action by the Organization, evidence of which action will be provided upon request; and (ii) the Applicant is authorized to bind the Organization to the terms of this application and the Application Agreement, as further evidenced in a duly executed Certificate of Authority. At the time the Account is opened, the Applicant and each Employee Applicant will be issued Cards and a Cardmember Agreement governing individual use of the Account and Cards. 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. We reserve the right to consider the Organization for a lower line of credit if one was requested. As long as the Account is open, we may obtain credit reports about the Organization from time to time. The Applicant understands and agrees that the Organization shall be liable for all charges to the Account, including all Cards designated by the Organization. The 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 Organization. By providing us with any telephone number used for a mobile or other wireless device now or in the future, including a number that you later convert to a cell phone 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 regardless of the purpose of the communication. Calls and messages may incur access fees from your cellular provider. All applicants must be at least 18 years old and agree that Accounts and Cards will be used primarily for business purposes, and not personal, family, or household purposes. You further agree that in order to open and administer the Account that may be established as a result of this application that we 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. **I have read this Application and agree to its terms.**

Signature of Authorized Officer _____ Today's Date
/ /

6. Certificate of Authority

(Authorized Officer for Section 6 must be the same person listed in Section 3, above)

The Undersigned certifies that _____ (name), _____ (Title), ("Authorized Officer") is authorized by Organization to enter into and execute this U.S. Bank Visa Community Card Application on behalf of Organization, thereafter binding the Organization to the terms of the U.S. Bank Visa Community Card Application Agreement, and further, that the signature appearing below is his/her genuine signature.

Signature of Authorized Officer	Legal Name of Organization
_____	_____
Signed this _____ day of _____ (month) _____ (year)	Second Signature (if required by Organization)

	Printed Name of Second Signer

7. Employee Applicant Information

— See back for more employees.

Employee Legal Name (First, Middle, Last)	Date of Birth / /	Employee Legal Name (First, Middle, Last)	Date of Birth / /
Social Security Number	Card Spending Limit (Optional) \$	Social Security Number	Card Spending Limit (Optional) \$

Other benefits to give your organization an *advantage*

- **Set spending limits** on employee cards
- **Business card liability insurance** protects any organization with at least two cardmembers from card misuse by terminated employees.
- **Auto rental insurance coverage** at no additional cost for damage due to collision or theft when you charge your car rental fees to your U.S. Bank Visa Community Card and decline the extra collision insurance from the rental company.*
- **Travel & emergency assistance** provides emergency services 24 hours a day, 365 days a year. These benefits include medical and legal referral assistance, emergency translation services, lost luggage locator service and more.
- **Purchase protection** insures almost anything you buy with your U.S. Bank Visa Community Card against theft, fire and damage for 90 days. The manufacturer's warranty may also double for up to one additional year.

Apply Today!

* Certain terms, conditions and exclusions apply. Please refer to your Guide to Benefits for further details to determine if this auto rental coverage is right for you.