

# REFER-A-FRIEND REI VISA® CARD APPLICATION



**To Apply: Call 1-877-734-9737 ext. 5030 ■ Mail this application ■ Fax: 1-800-670-4834**

**REI Member Number of Referring Friend:**

**Important: This must be included so the member who referred you receives their Refer-a-Friend gift card<sup>1</sup> (you receive yours after your first purchase).**

## 1. Please Tell Us About Yourself Primary applicant must be the REI member associated with the REI member number below.

I am an REI member. My member number is:

REI membership is required to apply for the REI Visa card. Not a member? Get a lifetime membership for \$20. Call 1-800-426-4840 or visit REI.com/membership to join.

|                                |                        |                      |  |                      |
|--------------------------------|------------------------|----------------------|--|----------------------|
| First Name                     | MI                     | Last Name            |  |                      |
| <input type="text"/>           | <input type="text"/>   | <input type="text"/> |  |                      |
| Date of Birth (MM/DD/YY)       | Social Security Number |                      |  |                      |
| <input type="text"/>           | <input type="text"/>   |                      |  |                      |
| Street Address (no P.O. boxes) |                        |                      |  | Apt. #               |
| <input type="text"/>           |                        |                      |  | <input type="text"/> |
| City                           | State                  | ZIP                  | How long at current residence? (yrs./mos.) | Home Phone           |
| <input type="text"/>           | <input type="text"/>   | <input type="text"/> | <input type="text"/>                       | <input type="text"/> |

- Individual:** I am applying in my own name and relying solely on my income and assets and not on the income or assets of another person as a basis for repayment. (Note: If this is to be an individual account, married Wisconsin residents must provide the name and address of spouse in the joint applicant section. If this credit account is opened, we may give notice of the opening to the applicant's spouse.)
- Joint:** I am applying with another person who will also be responsible for repayment. (In the case of a joint account, each applicant will have the right to use the account to the extent of the credit limit on the account and will be liable for all credit extended under the account to any Joint Applicant.)

## 2. Joint Applicant's Information Complete this section if applying for a joint account.

|                                |                        |                      |                      |                      |
|--------------------------------|------------------------|----------------------|----------------------|----------------------|
| First Name                     | MI                     | Last Name            |                      |                      |
| <input type="text"/>           | <input type="text"/>   | <input type="text"/> |                      |                      |
| Date of Birth (MM/DD/YY)       | Social Security Number |                      |                      |                      |
| <input type="text"/>           | <input type="text"/>   |                      |                      |                      |
| Street Address (no P.O. boxes) |                        |                      |                      | Apt. #               |
| <input type="text"/>           |                        |                      |                      | <input type="text"/> |
| City                           | State                  | ZIP                  | Home Phone           |                      |
| <input type="text"/>           | <input type="text"/>   | <input type="text"/> | <input type="text"/> |                      |

## 3. Tell Us About Your Finances Please fill out this section completely. Your financial information is an important factor in determining your credit line.

|                                      |                               |   |
|--------------------------------------|-------------------------------|---|
| Name of Current Employer or Business | Phone Number                  | How Long? (yrs./mos.)   |
| <input type="text"/>                 | <input type="text"/>          | <input type="text"/>  |
| Applicant's Annual Income*           | Monthly Mortgage/Rent Amount  | <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Parent/Relatives/Board <input type="checkbox"/> Other |
| <input type="text"/>                 | <input type="text"/>          |   |
| Joint Applicant's Annual Income*     | Type of Other Income & Source | Annual Amount of Other Income*  |
| <input type="text"/>                 | <input type="text"/>          | <input type="text"/>  |

Check Your Financial Relationships:  Checking  Savings  Money Market/Investment

\*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.

## 4. Signatures for Agreement Note: Application cannot be processed without signature(s).

By signing below, you understand and agree that U.S. Bank National Association ND ("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. If you are granted an account, you understand and agree that we will report that fact, your name, address, phone number and information about your ongoing account activity to REI, but will not disclose to REI any other information about you taken from this application or received from third parties. 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. 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. By signing below you certify that you read and understood the disclosures here and you agree to the terms of this application.

**EXPANDED ACCOUNT ACCESS:** By submitting this application, you request that a) this Account, if opened, be accessible by any card(s) that we or our bank affiliates may issue to you now or in the future or PIN(s) that you may select now or in the future; and b) for this Account, any Card issued to you or PIN you select access multiple checking, savings, lines of credit or credit card account(s) in your name held by us or any of our bank affiliates. "Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs or via telephone, personal computer banking, or any other available method. There are no additional fees or charges for expanded account access. The fees and terms disclosed for each account apply. You understand that at U.S. Bank ATMs, this expanded account access may be available for up to five checking, five savings, five lines of credit or credit card accounts, and that at other ATMs and with other methods of access, other limitations may apply.

Participation in REI membership is subject to the terms and conditions of the REI membership agreement. REI is solely responsible for the redemption and fulfillment of the REI rebate. REI may change the REI membership rules, program partners, regulations, benefits or conditions of participation, in whole or in part, at any time with or without notice.

|                                |                      |                                |                      |
|--------------------------------|----------------------|--------------------------------|----------------------|
| <input type="text" value="X"/> | <input type="text"/> | <input type="text" value="X"/> | <input type="text"/> |
| Signature of Applicant         | Date                 | Signature of Joint Applicant   | Date                 |

**Mail to: U.S. Bank National Association ND, Attn: Visa Processing Center, PO Box 6361, Fargo, ND 58125-6361**

See following page for rate, fee and other important information.

**TERMS AND DISCLOSURES**

|   |  |   |   |
|---|--|---|---|
| Current Annual Percentage Rate for Purchases:** | Variable <b>13.99%</b> (Signature) or <b>14.99%</b> (Platinum)<br>(subject to a minimum APR of 13.99% (Signature) or 14.99% (Platinum))  |   |   |
| Other APRs:**                                   | Balance Transfer Variable APR  | 13.99% (Signature) or 14.99% (Platinum)<br>(subject to a min. APR of 13.99% (Signature) or 14.99% (Platinum)) |   |
|   | Cash Advance Variable APR  | 19.99% (Signature) or 19.99% (Platinum)<br>(subject to a minimum APR of 19.99%)                               |   |
|   | Delinquency Rate Variable APR:   | 28.99%*** (Signature) or 28.99%*** (Platinum)<br>(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. <sup>†</sup> The Margin used is as follows:<br>Purchases and Balance Transfers: 9.99% (Signature) or 10.99% (Platinum)<br>Cash Advances: 14.99%<br>Delinquency Rate: 23.99%*** |   |   |
| Grace Period:                                   | You have 24–30 days to repay your balance for purchases before being charged a finance charge.   |   |   |
| Method of Computing the Balance for Purchases:  | Average Daily Balance Method (including new purchases)   |   |   |
| Annual Fee:                                     | \$0  |   |   |
| Minimum or Fixed Finance Charge:                | \$2.00 only in statement periods when interest is due. There is a fee of \$2.50 per month if a voluntarily closed account carries a balance.   |   |   |
| Foreign Transaction Fee:                        | Less than or equal to 3% of the transaction amount in U.S. dollars   |   |   |
| Other Fees:                                     | Late Payment Fee:  | Cash Advance Fee:   | 4% of transaction amount, \$5 min., no max. |
|   | Balance over \$0 up to \$100 \$19  | Balance Transfer Fee:   | 3% of transaction amount, \$5 minimum       |
|   | Balance of \$100 up to \$250 \$29  | Cash Equivalent Fee:  | 4% of transaction amount, \$10 minimum      |
|   | Balance of \$250 and above \$39  | Overdraft Protection Advance Fee:   | 3% of transaction amount, \$5 minimum       |
|   | Over Limit Fee: \$0 (Signature) or \$39 (Platinum)   | Convenience Check Cash Advance Fee:   | 3% of the transaction amount, \$5 minimum   |

**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.**

This information is accurate as of 7/15/2009 and may have changed after that date. Call us at 1-877-734-8742 (TDD 1-888-352-6455) or write to us at P.O. Box 6351, Fargo, ND 58125-6351 to find out what may have changed.

\*\* Upon Account opening, your APR will be dependent on your credit history. If you are eligible, you will receive the Signature card. If not, you will be considered for the Platinum card.

\*\*\* The Delinquency Rate APR is a variable rate that will apply to all balances in the event that your Account becomes 15 calendar days past due once or if your Account has two Overlimit occurrences during any period of twelve consecutive months.

† The Prime Rate used to determine your APR is 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 (in other words, the "Statement Date").

The creditor and issuer of the REI Visa card is U.S. Bank National Association ND.

**Notice to New York Residents:** You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

**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.

**If you reside in a community property state, such as AZ, CA, ID, LA, NV, NM, TX, WA, or WI,** the assets of your marital community will be liable in this Account even if this application is not signed by your spouse (unless you attach a statement that you wish to apply for a separate Account based solely on your separate assets). If you reside in a community property state, credit extended under this Account will be incurred for a community benefit.

**Notice to California Residents:** An applicant, if married, may apply for a separate Account.

**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 provision. **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.

**<sup>1</sup> REI Gift Card Offer:** To receive this REI gift card, you must apply for an REI Visa card, and once approved, activate your card and make a purchase. Purchase requirement is met by purchases only; balance transfers, convenience checks, cash advances, finance charges and fees are not eligible. Six to eight weeks after that purchase, the REI gift card will be sent to the primary applicant's address. The offer is subject to credit card approval and your new REI Visa card Account must be open and in good standing at the time of fulfillment to receive the REI gift card. This gift card offer is available only to new REI Visa card Accounts booked through this special offer; existing and previous REI Visa cardmembers are not eligible.