

VISA® CommUNITY CREDIT CARD APPLICATION

GROW YOUR ORGANIZATION WITH PURCHASING POWER AND SPENDING TOOLS.

Give your non-profit or municipality the opportunity to get something more.

The Visa CommUNITY Credit Card is the perfect way to manage finances for your organization. Take a look at what it offers...

- Consolidated statements
- Free management reporting
- Generous credit line
- Dedicated cardmember service
- Optional rewards program

Take Control of Your Organization's Finances.

The Visa CommUNITY Credit Card is designed for non-profits and municipalities seeking an easier way to manage cash flow and expenses. Enhanced reporting helps document expenses, track purchases, reveal spending patterns, organize budgeting information and save time on accounting procedures.

No Annual Fee*

You will have access to a revolving line of credit, with no annual fee.

No Personal Guarantee Needed

Credit approval is based on your Organization, not your personal assets.

Dedicated Servicing Group

To ensure all your needs are handled quickly and efficiently, Cardmember Service is your single point of contact to assist with account changes or additions, or to answer any questions you may have. Cardmember Service, based in the U.S., is available 24 hours a day, seven days a week.

Consolidated Statements

Organization will receive central billing in one statement each month showing all charges at a single glance. Charges are grouped by cardmember.

Improve Cash Flow

You have the choice of paying in full each month, paying 50% of the balance or paying any amount in between the two.¹

Optional Rewards Program

Help reduce expenses with an optional rewards program. Earn one point per dollar spent on net purchases² and redeem for flights with no blackout dates, 1% cash back, gift cards or merchandise with no earnings caps! Rewards points from all CommUNITY cards are pooled to one central account.



CASH BACK
unlimited 1%.



TRAVEL
no black-out dates.



MERCHANDISE
electronics,
decor, gifts
and more.



GIFT CARDS
leading
restaurants,
retailers
and more.

Free Online Reporting with ScoreBoard

Our free, comprehensive online management reporting tool can organize and track spending on a monthly, quarterly, annual or YTD basis. You can view your spending by total spend, average ticket or merchant category. You can also compare your organization to others in the same industry or state. Your reports can be customized and your data displays in a clean, easy-to-read format that can be downloaded.

Apply Today!

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.

*See the Summary of Visa Account Terms on page 6 for the full terms of the offer.

¹ Elan Financial Services reserves the right to review the account periodically. Upon each review, if the Organization's profile has changed. Elan may request all balances be paid in full.

² See Rewards Program Rules on page 6.

EVERYTHING LISTED BELOW MUST BE INCLUDED IN THE FAX.**REQUIRED** ENTIRELY COMPLETED Application Pages 4 and 5.**APPLICATION**● **1. Product Selection**

- Ensure product is selected (Non-Profit or Municipality, Rewards or No Rewards)

● **2. Organization Information**

- Ensure all fields have been completed.

Note: Any missing information could delay the processing of your application and require additional calls.

● **3. Authorized Officer Information**

- Ensure all fields have been completed.

Note: Any missing information could delay the processing of your application and require additional calls.

● **4. Certificate of Authority**

- Ensure Section 4 is signed by the Authorized Officer of your Organization (President, SVP, VP, CEO, CFO, etc.) listed in Section 3
- Ensure Section 4 is also signed by a second signer

DOCUMENTATION AND REQUIREMENTS● **Legal Identity Documentation**

Must be established a minimum of two years. Legal Organization name on the Application must match the Legal Organization name on the Identity Document.

REQUIRED Include one of the following documents:

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

● **Financial Documentation:****REQUIRED** **Two Years of Complete Financial Statements:**

- Balance Sheet **(Required)**
- Income Statement **(Required)**
- Cash Flow Statement (Preferred)
- Tax Returns (Preferred)

Audited Financial Statements are Preferred.

- If most recent full-year financial statements are more than 4 months old, please also include interim financial statements.

Missing or incomplete information or documentation could delay the processing of your application and require additional calls.

FOR INTERNAL USE ONLY

REQUIRED 1. MUST BE COMPLETED by the Financial Institution.

Organization Legal Name: _____

Elan Location Code: (Not Branch or ID Number) _____ Originating Branch ID: (Nine characters maximum - alpha or numeric) _____

Officer/Employee ID: (Eight characters maximum - alpha or numeric) _____

Officer/Employee Name: First Name _____ Last Name _____

Officer/Employee Phone Number: _____

Email Address: _____

Employee Receiving Credit: First Name _____ Last Name _____

Location Code Receiving Credit _____ Promo Code _____

REQUIRED 2. Enter Elan Location Code on the top of the Application, Pages 4 and 5.

REQUIRED 3. Include ALL REQUIRED Documentation listed above and the COMPLETED Application Pages 4 and 5 with this FAX Cover Letter.

FAX TO: 1-866-509-6772 Number of Pages (including Cover Letter): _____

FROM: _____ Telephone Number: () _____ - _____

E-mail Address: _____

Financial Institution Name: _____

VISA® CommUNITY CREDIT CARD APPLICATION

Elan Location Code (Required):

ATTENTION APPLICATION MUST BE COMPLETED AND ALL SECTIONS MUST BE SIGNED
 Any missing information or signatures could delay the processing of your application and require additional calls.

1. PLEASE CHOOSE ONE CARD:

Non-Profit (NP)

- Visa CommUNITY Card (No Rewards) (COCV SC 07415 PC 2949)
- Visa CommUNITY Card w/Rewards (COCV SC 07416 PC 2980)

Municipalities (MU)

- Visa CommUNITY Card (No Rewards) (COCV SC 07417 PC 2949)
- Visa CommUNITY Card w/Rewards (COCV SC 07418 PC 2980)

Note: If no selection is made or both products are selected, we will process your application for a Visa CommUNITY Card.
SEE SUMMARY OF ACCOUNT TERMS ON PAGE 6 FOR RATES, FEES AND OTHER COST INFORMATION.

2. ORGANIZATION INFORMATION – Must be established a minimum of 2 years.

Organization Legal Name Tax ID Number

Organization Name to Appear on Card (maximum of 21 characters) Legal Structure: Non-Profit Municipality

Industry Type:
 Agriculture, Forestry, Fishing Construction Finance, Insurance & Real Estate Manufacturing Mining Public Administration
 Retail Trade Services Transportation Other

Industry Sub Type (i.e. Women's clothing if Retail Trade selected above) Organization Website Address (if applicable)

Street Address (Required – No P.O. Boxes Allowed)

City State ZIP Code

Year Organization Established Business 6-digit NAICS Code (See www.naics.com/search for help)

Organization Phone () - Organization Fax () -

Annual Net Sales:
 \$0-\$100,000 \$100,001-\$500,000 \$500,001-\$1,000,000
 \$1,000,001-\$5,000,000 \$5,000,001-\$10,000,000 >\$10,000,000

Total Organization Average Monthly Spend \$ Cash access enabled on any company cards? Yes No

Please check your financial relationships with this Institution:
 Checking \$ Savings/Money Market \$ CD/Investment \$ Mortgage/Home Equity
 Auto Loans None Please provide the length of time, in years, that your Organization has had a financial relationship with this Institution (if applicable): Years

Country of Legal Formation:
 USA Other

Country of Primary Business Operations: USA Other Number of Offices:

Countries Where Other Offices Are Located: Number of Offices:

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. Upon approval, the Authorized Officer will automatically be issued a credit card.

Authorized Officer Name (First, Middle, Last) Suffix Authorized Officer's Organization Title

Home Street Address (Required – No P.O. Boxes Allowed)

City State ZIP Code

Date of Birth / / Personal Social Security Number - - Primary Phone Number () -

Mobile Phone (Optional) () - Organization Phone () - Anticipated Monthly Spend \$ Cash Access? Yes No

VISA® CommUNITY CREDIT CARD APPLICATION

Elan Location Code (Required):

IMPORTANT TERMS AND APPLICATION AGREEMENT

The Authorized Officer (the "Applicant") signing this application is applying, on behalf of Organization, for a Visa CommUNITY Card Account ("Account") issued by Elan Financial Services ("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 ("Card", "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 Organization Certificate of Authority. At the time the Account is opened, the Applicant and each Employee Applicant will be issued a Card 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 is solely liable for all charges made 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 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. 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 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. **I have read this Application and agree to its terms.**

MUST BE SIGNED HERE

X

Signature of Authorized Officer Listed in Section 3

____/____/____
Today's Date

4. ORGANIZATION CERTIFICATE OF AUTHORITY

Authorized Officer signing this Section 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 Visa CommUNITY Card Application on behalf of Organization, thereafter binding the Organization to the terms of the Visa CommUNITY Card Application Agreement, and further, that the signature appearing below is his/her genuine signature.

MUST BE SIGNED HERE

X

Signature of Authorized Officer Listed in Section 3

Signed this _____ day of _____ (month) _____ (year)

X

Second Signature
(If required by your Organization.)

Printed Name of Second Signer

Legal Name of Organization (Legal Organization name must match the Legal Organization name on the Identity Document.)

INDIVIDUAL EMPLOYEE INFORMATION (Photocopy this page for additional employees.)

Name of Employee (First, Middle, Last) Suffix Soc. Sec. # -- Date of Birth /____/____

Average Monthly Spend: \$ Cash Access? Yes No

Name of Employee (First, Middle, Last) Suffix Soc. Sec. # -- Date of Birth /____/____

Average Monthly Spend: \$ Cash Access? Yes No

Name of Employee (First, Middle, Last) Suffix Soc. Sec. # -- Date of Birth /____/____

Average Monthly Spend: \$ Cash Access? Yes No

Name of Employee (First, Middle, Last) Suffix Soc. Sec. # -- Date of Birth /____/____

Average Monthly Spend: \$ Cash Access? Yes No

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.

Summary of Visa Account Terms

Interest Rates and Interest Charges	Visa CommUNITY Credit Card or Visa CommUNITY Credit Card with Rewards
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	<p>28.99% This APR will vary with the market based on the Prime Rate.</p> <p>The Penalty APR may be applied to your Account if you:</p> <ol style="list-style-type: none"> 1) Make payments 5 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 2 times in 12 consecutive months <p>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 6 consecutive minimum payments when due and do not exceed your Credit Limit during that time period.</p>
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.
Fees	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Convenience Check Cash Advance¹ • Cash Advance • Cash Equivalent Advance • Overdraft Protection² • Foreign Transaction 	<p>Either 4% of the amount of each transfer or \$10 minimum, whichever is greater</p> <p>Either 4% of the amount of each advance or \$10 minimum, whichever is greater</p> <p>Either 4% of the amount of each advance or \$10 minimum, whichever is greater</p> <p>Either 4% of the amount of each advance or \$20 minimum, whichever is greater</p> <p>Either 4% of the amount of each advance or \$10 minimum, whichever is greater</p> <p>2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars.</p> <p>3% of each foreign purchase transaction or foreign ATM advance transaction in Foreign Currency.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Overlimit 	<p>\$35</p> <p>\$35</p> <p>\$35</p>

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 September 15, 2015. This information may have changed after that date. To find out what may have changed, call us at 1-866-552-8855 (we accept relay calls) or write us at P.O. Box 6353, Fargo, ND 58125-6353.

¹ Not all products receive Convenience Checks.

² Not all products offer Overdraft Protection.

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 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 the law.

Rewards Program Rules: We will award one reward point for each dollar of net purchases (purchases minus returns/credits) charged to a Visa CommUNITY card with Rewards Account during each statement period. Reward points will not be awarded to a cardmember for net purchases during a statement period if the cardmember's Account is not open and current (not past due or overlimit) 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 organization level. Reward points may be redeemed for airfare (subject to the maximum ticket price and redemption schedule set forth in the Rewards Program Rules), name brand merchandise, gift certificates or cash in the form of a statement credit or deposit to your checking or savings account. We cannot control how merchants choose to classify their business and reserve the right to determine which purchases qualify. Account must be open and in good standing to earn and redeem rewards and benefits. Complete terms and conditions will be provided to cardmembers. Rewards are administered by a third party.

The creditor and issuer of your credit card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.