

Banker Preferred ID: _____

Print Banker Name _____

Overdraft Protection _____

Provide U.S. Bank checking Account # - (12 digits)

Please choose from the following 4 products:

Visa Business Platinum

USBV SC 7153 PC 287

Choose Central Billed
one: Individual Billed

Select Rewards Visa Business Platinum

Points Pooled: USBV SC 7153 PC 4202

Individual Points: USBV SC 7153 PC 3662
If selecting Individual Points choose one:
 Central Billed Individual Billed

Travel Rewards Visa Business Platinum

Points Pooled: USBV SC 7153 PC 3216

Individual Points: USBV SC 7153 PC 289
If selecting Individual Points choose one:
 Central Billed Individual Billed

WorldPerks Visa Business

NWBV SC 66315 PC 1467

Choose Central Billed
one: Individual Billed

NOTE: Points Pooled requires central billing when choosing Select Rewards Visa Business Platinum or Travel Rewards Visa Business Platinum Accounts.

If no selection is made we will automatically consider you for a Visa Business Platinum Card. Should you select more than one card, you will be processed for the first selection in the order presented.

1. Business Information

Business Name			Tax ID Number		
Business Name to appear on Card(s) (21 characters maximum)					
Business Address (no P.O. Boxes allowed)		City	State	ZIP Code	
# of Years at this Location () -			Year Business Established \$		
Business Phone			Gross Annual Sales		Cash Access on Cards? <input type="checkbox"/> YES <input type="checkbox"/> NO
Type of Organization <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Nonprofit <input type="checkbox"/> Corporation <input type="checkbox"/> Other _____					

2. Business Owner/Applicant Information

Business Owner Title: Check One: President/Chairman Owner/Proprietor Vice President Treasurer Partner Other _____

Name of Business Owner (First, Middle, Last)		Number of Years Owner	E-mail Address	
Home Address (no P.O. Boxes allowed)		City	State	ZIP Code
How Long at this Address? \$ () -	Date of Birth	Social Security Number	Home Phone Number \$	
Total Annual Income*	Cellular Phone Number	WorldPerks Number ¹ (If you do not have one, we will assign one to you)		Average Monthly Spend

I have read this Application and agree to its terms.

X _____
Signature of Business Owner/Applicant Date

*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.

¹If you are applying for a WorldPerks Visa Business card, each applicant must have their own individual WorldPerks number. Miles will not be accrued to a central WorldPerks number or to a business WorldPerks Account. If you do not have a WorldPerks number, we will assign one to you. The name on the WorldPerks Account must match the name of the individual cardmember.

0499 LC 5159

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	Home Phone	WorldPerks Number
Average Monthly Spend	Cash Access? <input type="checkbox"/> YES <input type="checkbox"/> NO	

I have read this Application and agree to its terms.

X _____
Signature of Individual Employee Date

Name of Employee (First, Middle, Last)		Date of Birth
Social Security Number	Home Phone	WorldPerks Number
Average Monthly Spend	Cash Access? <input type="checkbox"/> YES <input type="checkbox"/> NO	

I have read this Application and agree to its terms.

X _____
Signature of Individual Employee Date

IMPORTANT INFORMATION ABOUT 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 (P.O. Boxes are not allowed under Federal law), date of birth and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may ask to see your driver's license or other identifying documents. **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 Select Rewards Visa Business Platinum, Travel Rewards Visa Business Platinum, a Visa Business Platinum or a WorldPerks Visa Business Card Account, each an "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 understands and agrees 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 are 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. 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. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval.

Summary of Visa Business Card Account Terms

	Visa Business Platinum	Select Rewards Visa Business Platinum	Travel Rewards Visa Business Platinum	WorldPerks® Visa Business
Annual Fee	\$0 the first year and every year that you charge at least one purchase to the Account. Otherwise \$25.		Points poolings: \$55 for the Authorized Officer and \$25 for each additional cardmember. Points to individuals: \$55 annually for all cardmembers.	No annual fee the first year, thereafter \$75 for the Authorized Officer and \$20 per Employee Card.
Annual Percentage Rate (APR) for Purchases	0%* for the first 6 billing cycles on Balance Transfers, variable thereafter 12.24% to 18.24%†† 21.24% variable for all Cash Advances. Subject to applicable fees. 29.24%** variable Delinquency Rate	0%* for the first 6 billing cycles, variable thereafter:	0%* for the first 6 billing cycles, variable thereafter:	18.00%
Other APRs	0%* for the first 6 billing cycles on Balance Transfers, variable thereafter 12.24% to 18.24%†† 21.24% variable for all Cash Advances. Subject to applicable fees. 29.24%** variable Delinquency Rate	23.24% variable for Cash Advances, subject to applicable fees. 29.24%** variable Delinquency Rate	Balance Transfers Variable 18.00% 23.24% variable for Cash Advances, subject to applicable fees. 29.24%** variable Delinquency Rate	23.24% variable for Cash Advances, subject to applicable fees. 29.24%** variable Delinquency Rate
Variable Rate Information	Your Annual Percentage Rate may vary monthly. The Margin used is as follows: 3.99% to 9.99%† for Purchases and Balance Transfers 12.99% for all Cash Advances (subject to a minimum APR of 19.99%) 20.99% Delinquency Rate	The rate will be determined by adding a Margin to the Prime Rate.*** The Margin used is as follows:	9.75% for Purchases and Balance Transfers 14.99% for all Cash Advances (subject to a minimum APR of 19.99%) 20.99% Delinquency Rate	9.75% for Purchases and Balance Transfers 14.99% for all Cash Advances (subject to a minimum APR of 19.99%) 20.99% Delinquency Rate
Grace Period	You have 20-23 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 minimum finance charge. • Account management fee: \$2.50 per month if you voluntarily close your Account with a balance.			
Other Fees	• Balance Transfer fee: 3% of transaction amount, \$5 minimum. • Convenience Check Advance fee: 3% of transaction amount, \$5 minimum. • Overdraft Protection Advance fee: 3% of transaction amount, \$5 minimum. • Financial Institution Cash Advance fee: 4% of transaction amount, \$5 minimum. • Cash Equivalent fee: 4% of transaction amount, \$10 minimum. • Foreign Transaction fee: 3% of the transaction amount in U.S. Dollars. • Late Payment fee: \$35 • Overlimit fee: \$35	• Balance Transfer fee: 3% of transaction amount, \$5 minimum. • Convenience Check Advance fee: 3% of transaction amount, \$5 minimum. • Overdraft Protection Advance fee: \$10 • Financial Institution Cash Advance fee: 4% of transaction amount, \$10 minimum. • Cash Equivalent fee: 4% of transaction amount, \$20 minimum. • Foreign Transaction fee: 3% of the transaction amount in U.S. Dollars. • Late Payment fee: balance of \$0 - \$99.99 - \$15 \$100 - \$999.99 - \$29 \$1,000 and up - \$39 • Overlimit fee: \$35	• Balance Transfer fee: 3% of transaction amount, \$5 minimum. • Convenience Check Advance fee: 3% of transaction amount, \$5 minimum. • Overdraft Protection Advance fee: \$10 • Financial Institution Cash Advance fee: 4% of transaction amount, \$10 minimum. • Cash Equivalent fee: 4% of transaction amount, \$20 minimum. • Foreign Transaction fee: 3% of the transaction amount in U.S. Dollars. • Late Payment fee: balance of \$0 - \$99.99 - \$15 \$100 - \$999.99 - \$29 \$1,000 and up - \$39 • Overlimit fee: \$35	• Balance Transfer fee: 3% of transaction amount, \$5 minimum. • Convenience Check Advance fee: 3% of transaction amount, \$5 minimum. • Overdraft Protection Advance fee: \$10 • Financial Institution Cash Advance fee: 4% of transaction amount, \$10 minimum. • Cash Equivalent fee: 4% of transaction amount, \$20 minimum. • Foreign Transaction fee: 3% of the transaction amount in U.S. Dollars. • Late Payment fee: balance of \$0 - \$99.99 - \$15 \$100 - \$999.99 - \$29 \$1,000 and up - \$39 • Overlimit fee: \$35

THIS INFORMATION IS ACCURATE AS OF 6/30/06 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL US AT 1-866-485-8385 (FOR VISA BUSINESS PLATINUM, SELECT REWARDS VISA BUSINESS PLATINUM, AND TRAVEL REWARDS VISA BUSINESS PLATINUM CARDS OR AT 1-800-796-4650 EXT 5900 FOR WORLDPERKS VISA BUSINESS CARDS).

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.

††Upon Account opening, your APR will be dependent upon your credit history.

*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.

**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 8.25%.

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.

Rewards Program Rules: We will award one point for each dollar of "net Purchases" charged to a Travel Rewards Visa Business Platinum Account or a Select Rewards Visa Business Platinum Account during each statement period. 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 on the statement closing date. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be awarded to, and may be redeemed by individual cardmembers only if points are awarded to individual cardmembers. Points will be awarded to the central billing Account and may be redeemed by the Authorized Officer only if points are pooled. Travel Rewards Visa Business Platinum Cardmembers can redeem points for round-trip airfare beginning at 25,000 points, or for gift certificates, name brand merchandise and more. Select Rewards Visa Business Platinum Cardmembers can redeem points beginning at 5,000 points for gift certificates, name brand merchandise and more. Complete terms and conditions will be provided to Cardmembers. Service provided by Maritz Loyalty Marketing.

Terms and Conditions for WorldPerks® Visa® Business Card

1. One-time Enrollment Bonus Miles will be awarded when your Account is approved and activated by paying the annual fee or by making a purchase, whichever occurs first. Please allow 6-8 weeks for 7,500 Enrollment Bonus Miles to be posted to your WorldPerks Account. This offer may not be combined with any other enrollment offer. Offer is subject to credit approval. This offer is valid for new WorldPerks Visa Business Card Accounts only including Cards for employees. Previous Accounts closed within the past 12 months will be re-opened and no Enrollment Bonus Miles will be awarded.

2. Participation in WorldPerks is subject to the terms and conditions of the WorldPerks Program. Northwest Airlines is solely responsible for the redemption and fulfillment of WorldPerks miles. Northwest Airlines may change the WorldPerks Program rules, Program partner regulations, benefits, conditions of participation or mileage levels, in whole or in part, at any time with or without notice, even though the changes may affect the value of mileage already accumulated. Mileage award level for a standard round-trip Coach-Class ticket within the Continental U.S. (includes Alaska), or between the Continental U.S. and Canada, 25,000 miles. Standard award travel is subject to seat availability. Increased availability is offered through the RuleBuster (SM) pricing option. Visit nwa.com for details.