

# Announcing the National Adoption Foundation Visa® Platinum Card.



## A new offering from the National Adoption Foundation.

The NAF helps adoptive parents and prospective adoptive families with the costs of adopting and raising a child by providing financial support, infor-

mation and services. Now there's a new member of the NAF's family of services and programs: the National Adoption Foundation Visa® Platinum Card.

Specifically designed with adoptive families in mind, this exclusive card provides all the benefits and protection offered by U.S. Bank and Visa. Plus, a portion of every purchase will go to support the NAF's efforts to remove financial barriers to adoption for all families, no matter what their income. Card benefits include:

- **No annual fee**
- **0% introductory APR for six months†**
- **No balance transfer fees for six months**
- **Liability protection for unauthorized purchases**
- **24-hour cardmember service**

## Financial worries should *never* keep a family from adopting a waiting child.

The high costs associated with adoption often prevent willing, hopeful parents from pursuing their adoption goal. When you use the National Adoption Foundation Visa Platinum card, you're automatically helping adoptive parents who bravely take on the expenses of adopting and raising a child. You're also helping children who need homes—infants, adoptees from overseas, and foster children. By simply using the card, you provide financial support to the organization that brings families together and helps them thrive.

## Apply today!

To get the National Adoption Foundation Visa Platinum card, simply

- **fill out** the attached application form
- **or call 1-800-853-5576 (ext. 8363)**
- **or visit [www.nafadopt.org](http://www.nafadopt.org)**

Let the National Adoption Foundation Visa Platinum card help bring children together with loving families!

Application omissions may be grounds for denial. Please complete this application in dark blue or black ink.

AFP SC 72005 PC 1490 LC 9472

Choose One:  Individual account\*  Joint account

### Applicant\*

First Name Middle Initial Last Name

Date of Birth Social Security Number

Home Phone

Address (No P.O. Boxes)

City State Zip

Email Address

\*A married Wisconsin resident applying for credit in his/her own name must complete the required spousal information in the co-applicant section. The Bank may give notice of the opening of any credit account to the applicant's spouse. If you reside in a community property state, such as AZ, CA, ID, LA, NM, NV, TX, WA or WI the assets of your marital community will be liable in this account even if you apply for a separate account and 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.

### Co-Applicant

First Name Middle Initial Last Name

Date of Birth Social Security Number

Address (No P.O. Boxes)

City State Zip

### 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 when appropriate.



### Financial Information

Current Employer  
( ) —

Phone Number

Yrs Mos \$  
How Long Applicant's Annual Income\*\*

Own Home  Rent  Other \$  
Monthly Mortgage or Rental Amount

\$  
Co-Applicant's Annual Income\*\*

Type of Other Income and Source

\$  
Annual Amount of Other Income\*\*

Please check your financial relationships:

Checking  Savings  Money Market/Investment

\*\*You need not list income from alimony, child support or separate maintenance unless you want it considered for purposes of repaying this obligation.

### Signatures

By submitting this application, I request that: (a) any credit or PIN issued to me or selected by me under this application will access multiple checking, savings, line of credit and credit card account(s) in my name at the Bank or any of its bank affiliates; and (b) any account opened under this application may be accessed by any card(s) or PIN(s) that have been selected by me or issued to me by the Bank or any of its 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. I understand that at U.S. Bank ATMs this expanded account access may be available for up to five checking, five savings and five line of credit or credit card accounts, and that other ATMs and with other methods of access, other limitations may apply.

I understand that U.S. Bank National Association ND (the "Bank") will rely on the information provided here in making its credit decision, and certify that such information is accurate and complete to the best of my knowledge. If the Bank opens an account based on this application, I 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. I authorize the Bank, in determining my eligibility for credit, renewal of credit, and future credit extensions, to verify my employment and income and all other information I have provided, and obtain information about me, including my residence address, from other creditors, credit bureaus, employers, third parties, and federal and state records, including any state motor vehicle department, and waive any rights of confidentiality I may have in that information under applicable law. By signing, I certify that I read and understood the disclosures here and I agree to the terms of this application.

X  
Signature of Applicant Date

X  
Signature of Co-Applicant Date

Complete, seal and mail.

† See terms and conditions on back of application.

Summary of Visa Card Account Terms	
Visa Platinum	
Annual Fee	\$0
Annual Percentage Rate (APR) for Purchases <sup>1</sup>	0.0% <sup>2</sup> for the first 6 months. Variable thereafter: <b>9.24% to 18.24%</b>
Other APRs	0.0% <sup>2</sup> for the first 6 months on balance transfers. Variable thereafter: 9.24% to 18.24% Cash advances variable: 20.24% Delinquent balances fixed <sup>3</sup> : 23.99%
Variable Rate Information	Your Annual Percentage Rate may vary monthly. The rate will be determined by adding a Margin to the Prime Rate <sup>4</sup> . The Margin used is as follows: Purchases and balance transfers: 3.99% to 12.99% Cash advances: 14.99% (subject to a minimum APR of 19.99%)
Grace Period	20-25 days for purchases only.
Method of Calculating 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). Account management fee: \$2.50 per month if you voluntarily close your account with a balance.
Other Fees	<ul style="list-style-type: none"> <li>•Cash advance fee: 4%, \$5 minimum.</li> <li>•Balance transfer, •Convenience check, •Overdraft protection advance fee: 3%, \$5 minimum.</li> <li>•Cash equivalent fee: 4%, \$10 minimum.</li> <li>•Foreign currency fee: 2% of the converted transaction.</li> <li>•Late payment fee: \$35.</li> <li>•Over limit fee: \$35.</li> </ul>

**THIS INFORMATION IS ACCURATE AS OF 12/01/04 AND MAY CHANGE. TO FIND OUT WHAT MAY HAVE CHANGED, CALL US AT 866-322-7989.**

<sup>1</sup>Your APR will be dependent on your credit history. Your APR may increase if you fail to make timely payments to another creditor. All account terms are governed by the Credit Card Agreement sent with the card. Account and Agreement terms are not guaranteed for any period of time; issuer may change all terms, including APRs and Fees, unilaterally in accordance with the agreement and applicable law.

<sup>2</sup>Your account must remain open and current (no minimum payment past due) to receive the promotional rate. If the minimum payment is not received by the Payment Due Date, you exceed your credit limit, close your account, or your payment is returned for any reason, the promotional rate will increase to the standard rate that would otherwise apply.

<sup>3</sup>The increased APR will apply to all balances in the event the account is 30 days past due once or 5 days past due twice within a twelve (12) month period.

<sup>4</sup>The Prime Rate used to determine your APR is a variable rate that is adjusted monthly based on the highest Prime Rate published in the Money Rates column of *The Wall Street Journal* in the last 90 days. (Currently 5.25%).

**Notice to California Residents:** A married applicant may apply for a separate account in his/her own name.

**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 the interest of U.S. Bank National Association ND ("Bank") unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, decree or court order, or has actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

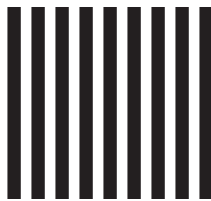
**Notice to New York Residents:** New York residents may contact the New York State Banking Department to obtain a comparative listing of all credit card rates, fees and grace periods.

**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 this law.

U.S. Bank National Association ND is creditor and issuer of the National Adoption Foundation Visa Platinum Card.

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P.O. Box 6361 Fargo, ND 58125-6361

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**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL

PERMIT NO. 1700

FARGO ND

POSTAGE WILL BE PAID BY ADDRESSEE

U.S. BANK NATIONAL ASSOCIATION ND  
PO BOX 6361  
FARGO ND 58108-9899



A card you'll welcome with open arms.



Helps loving families with adoption costs and any family needs!

- No annual fee
- 0% introductory APR for six months<sup>†</sup>
- No balance transfer fees for six months
- Every purchase benefits the NAF in its efforts to help offset adoption expenses

<sup>†</sup> See terms and conditions on back of application.



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**National Adoption Foundation**