

Secured Visa® Card Application

WELLS FARGO

4 Easy Steps to establish credit and enjoy all the convenience of a Wells Fargo Secured Visa Card.

1. Please select your credit line below:

Choose from \$300 to \$5,000 in increments of \$100. I want my credit line to be \$

2. Please check one choice below:

Transfer my new Secured Card Collateral Account deposit from my current Wells Fargo Checking or Savings Account. The account # is:

My routing transit number (the 9 digits preceding your account #) is:

If you do not select a credit line amount or the amount you select is higher than your checking or savings account balance, we will transfer \$300 from your account and issue the minimum line amount of \$300.

I have attached a check payable to Wells Fargo. (Staple check to this application.) **ONLY CHECKS DRAWN ON YOUR PERSONAL CHECKING ACCOUNT AND WITH YOUR SIGNATURE ARE ACCEPTED.**

Please note: You will not have access to the Secured Card Collateral Account while it secures your credit card. No interest is paid on the Collateral Account. The amount of your initial deposit (in increments of \$100) will be the amount of credit extended to you. The minimum initial deposit required is \$300. Applicants must be at least 18 years old and/or legally able to enter into this contract.

3. Please complete all information below in ink. Missing information may affect our credit decision.

PERSONAL INFORMATION

FIRST NAME	MI	LAST NAME (JR./SR.)	SOCIAL SECURITY NUMBER	DATE OF BIRTH
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	MO. DAY YR.
HOME ADDRESS: NUMBER, STREET NAME (APT#)	CITY		HOME PHONE NUMBER	PERMANENT US RESIDENT <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	STATE	ZIP	EMAIL ADDRESS	<input type="text"/>
PLACE OF RESIDENCE:	MO. RENT/MORTGAGE PAYMENT	HOW LONG AT CURRENT ADDRESS	PREVIOUS STREET ADDRESS IF LESS THAN 6 MONTHS AT CURRENT ADDRESS	
<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> PARENTS <input type="checkbox"/> OTHER	\$	YRS. MOS.	<input type="text"/>	
PREVIOUS CITY	STATE	ZIP	EMPLOYER/BUSINESS NAME	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
COMPLETE BUSINESS ADDRESS: NUMBER, STREET NAME (SUITE/FLOOR NUMBER)	BUSINESS CITY		BUSINESS PHONE	
<input type="text"/>	STATE	ZIP	YOUR POSITION	
HOW LONG EMPLOYED THERE	GROSS MONTHLY SALARY	OTHER MONTHLY INCOME*	SOURCE OF OTHER INCOME*	
YRS. MOS.	\$	\$	<input type="text"/>	

*OTHER INCOME: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

CO-APPLICANT INFORMATION

FIRST NAME	MI	LAST NAME (JR./SR.)	SOCIAL SECURITY NUMBER	DATE OF BIRTH
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	MO. DAY YR.
HOME ADDRESS: NUMBER, STREET NAME (APT#)	CITY		HOME PHONE NUMBER	
<input type="text"/>	STATE	ZIP	EMPLOYER/BUSINESS NAME	
COMPLETE BUSINESS ADDRESS: NUMBER, STREET NAME (SUITE/FLOOR NUMBER)	BUSINESS CITY		BUSINESS PHONE	
<input type="text"/>	STATE	ZIP	YOUR POSITION	
HOW LONG EMPLOYED THERE	GROSS MONTHLY SALARY	OTHER MONTHLY INCOME*	SOURCE OF OTHER INCOME*	
YRS. MOS.	\$	\$	<input type="text"/>	

*OTHER INCOME: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

FINANCIAL DATA (PLEASE INDICATE ACCOUNTS YOU HAVE)

Wells Fargo: Checking/Money Market Account Number
 Savings/IRA/CD Account Number

Other Institutions: Checking Savings CD
 IRA Money Market None

EXTRA BENEFITS TO CUSTOMIZE YOUR CREDIT CARD

Overdraft Protection:

(Note: A voided check must be attached to process your request.)

Yes, set up Overdraft Protection on my Wells Fargo Checking Account #:

My routing transit number (the 9 digits preceding your account #) is:

Rewards Points Programs:

Yes, enroll me in the Wells Fargo Rewards® Program.
Wells Fargo Rewards annual program fee is \$19.

Preferred Payment Date:

Yes, I want to make my bill paying more convenient by selecting the date I want my payment to be due.

My selected due date is the day of each month

Wells Fargo Credit Defense® Service

BY SIGNING BELOW, I ACKNOWLEDGE HAVING RECEIVED AND REVIEWED THE Important Disclosures About the Credit Defense® Service WHICH ARE CONTAINED IN THE WELLS FARGO CREDIT CARD SUMMARY OF ACCOUNT TERMS AND OTHER INFORMATION. I ALSO UNDERSTAND THAT BY MARKING THE BOX AND SIGNING BELOW, I AM ELECTING TO ENROLL IN THE OPTIONAL CREDIT DEFENSE SERVICE.

Yes, I wish to enroll in the optional Wells Fargo Credit Defense Service.

Signature

Policy Forms 10479/11185/11495

Automatic Payment:

(Note: A voided check or savings deposit slip must be attached to process your request.)

Yes, I want my monthly payment paid automatically on my due date.

Signature

Select ONE automatic payment option:

(If no option is selected, the minimum payment will be deducted.)

- Minimum payment on due date
 Full payment on due date
 Fixed amount on due date \$ (must be at least the minimum payment amount)

My Wells Fargo Checking or Savings Account # is:

My routing transit number (the 9 digits preceding your account #) is:

I agree to make the monthly payments on my Wells Fargo Credit Card account until I am notified on my billing statement that automatic payment service has been started. The payment will be deducted from my designated deposit account and applied as payment to my credit card account on the payment due date. Should this date fall on a weekend or a holiday, the payment will be deducted on the immediately preceding business day.

Wells Fargo ATM or ATM & Check Card Linkage:

Yes, link my credit card account to the following Wells Fargo ATM or ATM & Check Card(s).

4. Please read and sign below.

SECURITY INTEREST, PLEDGE, ASSIGNMENT OF COLLATERAL

This is an application for secured credit card account. In consideration of the issuance of this secured credit card account, you have authorized Wells Fargo Bank, N.A. to open a deposit account called the "Secured Card Collateral Account" (the "Collateral Account") in your name. To secure all of your obligations arising under this credit card account, you assign, transfer, pledge, grant a security interest in, and set over to the bank all rights, title and interest in the Collateral Account and in all renewals, additions and proceeds of the Collateral Account. You agree that this security interest, pledge, and assignment includes and gives the Bank the right to redeem, collect and withdraw any part or the full amount of the Collateral Account upon any default under the secured credit card agreement or in the event your secured credit card account is terminated for any reason. You acknowledge and agree that this security interest, pledge, and assignment means that the bank has exclusive control over the Collateral Account. You may not make any withdrawals from the Collateral Account while it secures your credit card. This security interest, pledge, and assignment is given as security for any and all amounts you may owe, including but not limited to interest, fees and charges which may accrue under your secured credit card account. You agree that if the secured credit card account is closed for any reason, the funds in the Collateral Account shall remain on deposit for up to 30-60 days after the balance on the secured credit card account has been paid in full. The Collateral Account will be a non-interest bearing FDIC insured account.

Application Agreement: This application is for a credit card with Wells Fargo Bank Nevada, N.A. governed by Nevada law (As of 2/20/04: Wells Fargo Bank, N.A., governed by South Dakota law). You certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this contract. The bank is authorized to verify or check any of the information given, to obtain credit reports on you and to make overdraft protection advances if you requested that feature. You authorize the Bank to obtain information from others to investigate your credit, employment and income history and state records including state employment security agency records and to report information regarding your account to consumer reporting agencies. You agree that the Bank will determine the amount of credit extended, as well as which product you qualify for, based on the Bank's review criteria. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Bank to grant you the product and pricing for which you do qualify. You agree to be bound by the terms and conditions of the Customer Agreement and Disclosure Statement, which will be sent to you, and understand that the terms of my account may be changed at any time, subject to applicable law. You hereby stipulate to the terms of the arbitration program described in the Customer Agreement and Disclosure Statement. You understand and agree that you will be liable for payment of all amounts owing on the account. You understand and agree that each person applying will have full and equal access to any credit line extended and each will be individually and jointly liable for payment of all amounts owed even if only one applicant uses the account. **Use of Information:** To provide you with superior service, to inform you of product opportunities and for other business purposes, the family of banks and companies affiliated with Wells Fargo & Company may share information about you, including information obtained from consumer credit reports, among themselves. If you do not want us to share information in this fashion, provide us with your name, address and social security number or taxpayer identification number (if one has been issued) and your direction, such as, "I request to be excluded from sharing of information among affiliates." You can provide us with that information by calling us at 1-888-528-8460. Even if you give us such directions, we may still disclose identifying information and information about your transactions and experiences with us to other Wells Fargo companies as permitted by the federal Fair Credit Reporting Act.

Yes, I have received a copy of the Account Summary of Terms, which contains rate, fee and other cost information.

Applicant's Signature Date Mother's Maiden Name

Co-Applicant's Signature Date

5. Mail completed application to Wells Fargo Credit Processing Mac #S4753-032, P.O. Box 98935, Las Vegas, NV 89193-8935, OR return it to your Wells Fargo Banker.

Bank Use Only Send completed application to Credit Processing MAC S4753-032

Banker's Name	Store Employee ID #	Store Location #	Promo ID	App ID
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Banker's Phone Number	Banker's MAC Number			L 5 R
<input type="text"/>	<input type="text"/>			

Collateral Account Authorization:

I request that the Bank open the Collateral Account described above and agree:

The Collateral Account and Bank's practices are subject to the terms of the Collateral Account, to Federal and State laws and regulations, and to Bank policies.

- To pay all charges and follow all practices set forth in the terms applicable to the Collateral Account.
- To hereby stipulate to the terms of the arbitration program described in the Secured Visa card Customer Agreement and Disclosure Statement.
- To abide by all future changes to the terms and charges for the Collateral Account.

The Bank may disclose information about the Collateral Account and credit card accounts to credit reporting agencies and to other persons or agencies who, in its judgment, have legitimate business purpose for obtaining such information, subject to applicable law.

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Wells Fargo Credit Card

For 24 hour customer service: 800-642-4720

Summary of Account Terms and Other Information

WELLS
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Secured Visa® Card Terms and Conditions

Annual percentage rate (APR) for purchases	5.9% for the first 6 billing cycles the account is open ¹ , after that 20.74% .
Other APRs	Cash Advance and Overdraft Protection APR: 23.05% Balance Transfer APR: Introductory rate 5.9% for the first 6 billing cycles the account is open. ¹ After that, the variable APR for purchases applies. Currently that rate is 20.74%. Penalty Rate: 27.49%. See explanation below. ²
Variable rate information	Your APR for purchase, cash advance and overdraft protection balances may vary. The purchases APR is determined monthly by adding a margin of 13.24% to the Prime Rate. The APR on cash advances and overdraft protection advances APR is determined monthly by adding 15.55 percentage points to the Prime Rate. The penalty rate is determined monthly by adding 19.99 percentage points to the Prime Rate. ³
Grace period for repayment of balances for purchases	20 to 25 days if previous balance is paid in full by its due date. No grace period on cash advances, overdraft protection advances or balance transfers.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual fee	\$18
Minimum finance charge	\$1.00
Transaction fee for purchases	On purchases made outside the United States, the fee is 3% of the converted transaction amount.

¹ If a minimum monthly payment is not received by its payment due date or the account is closed for any reason (including closure based on a default on another account or material negative credit bureau changes), any introductory or promotional APR (the "Promotional APR") then in effect is forfeited and the APR that will be applied to the outstanding balance will be the Standard Rate for purchases as described in the Customer Agreement and Disclosure Statement. **Please note that if you take advantage of any Promotional APR offer, payments to your account will be applied to balances at the Promotional APRs first and will not be applied to other balances at higher APRs until such Promotional APR balances have been paid in full or the Promotional APRs expire. That means your savings will be reduced if you have balances that are subject to higher APRs.**

² The penalty rate will apply to all balances if a minimum monthly payment is not received for two successive billing cycles.

³ The Prime Rate used to determine your APRs is the highest prime rate published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. The APR for purchases is subject to a minimum rate of 17.99% and will not decrease below 17.99% regardless of changes to the Prime Rate. The APR on cash advances is subject to a minimum rate of 21.8%. The APR for cash advances will not decrease below 21.8% regardless of changes in the Prime Rate. The penalty rate is subject to a minimum rate of 24.74%. The penalty rate APR will not decrease below 24.74% regardless of changes in the Prime Rate.

Additional Fee Information:

Transaction Fees for Cash Advances:

4% of the amount of each ATM, Wells Fargo Online Banking or Customer Service advance (\$5 minimum).

4% of the amount of each SUPERCHECKS™ advance (\$15 minimum).

4% of the amount of an advance at a participating Financial Institution (\$15 minimum).

4% of the amount of each advance from any other source (\$20 minimum).

Transaction Fees for Overdraft Protection Advances:

\$10.00 if the total of overdraft protection advances for the day is \$25.00 or less;

\$12.50 if the total of overdraft protection advances for the day is \$25.01 – \$100.00;

\$15.00 if the total of overdraft protection advances for the day is between \$100.01 – \$500.00;

or \$20.00 if the total of overdraft protection advances for the day is greater than \$500.00.

Balance Transfer Fee: \$0 for the first 30 days the account is open and after that, 3% of the amount of each balance transfer but not less than \$5 or more than \$50

Late Payment Fee: \$30

Over-the-Credit-Limit-Fee: \$35

Please note that if an account is opened, the terms of your account, including any of the APRs, are subject to change. The APRs for this offer are not guaranteed to remain in effect for any particular length in time; for example, APRs may change to higher APRs or fixed APRs may change to variable rate APRs. Future changes will be in accordance with the Customer Agreement and Disclosure Statement for your account.

Optional Wells Fargo Enhanced RewardsSM for Credit and Check Card Annual Program Fee: \$29

Optional Wells Fargo Enhanced RewardsSM Annual Program Fee: \$19

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.

Notice to Married Wisconsin Residents:

No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purpose of any update, renewal, and extension of credit, review or collection of the account. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.

Application Agreement:

This application is for a credit card with Wells Fargo Bank, N.A. governed by South Dakota law. I certify that all information provided is true, correct, and complete and that I have the legal capacity to enter into this contract. The bank is authorized to verify or check any of the information given; to obtain credit reports on me and to make overdraft protection advances if I requested that feature. I authorize the Bank to obtain information from others to investigate my credit, employment and income history and state records including state employment security agency records and to report information regarding my account to consumer reporting agencies. I agree that the Bank will determine the amount of credit extended, as well as which product I qualify for, based on the Bank's review criteria. If I do not qualify for the product or pricing requested or for the lowest pricing offered, I authorize the Bank to grant me the product and pricing for which I do qualify. **If approved, I agree to be bound by the terms and conditions of the Customer Agreement and Disclosure Statement, which will be sent to me, and understand that the terms of my account may be changed at any time, subject to applicable law.** I hereby stipulate to the terms of the arbitration program described in the Customer Agreement and Disclosure Statement. I understand and agree that I will be liable for payment of all amounts owing on the account. I understand and agree that each person applying will have full and equal access to any credit line extended and each will be individually and jointly liable for payment of all amounts owed even if only one applicant uses the account. I acknowledge receipt of the insurance disclosure above. I further acknowledge that the bank will not consider my decision whether to enroll in the optional Credit Defense Service in its credit approval process.

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record certain identifying information from any business or individual seeking to open a new account. The information we are required to obtain and verify include name, address, date of birth for individuals, and other information that will allow us to identify you.

IMPORTANT NOTICE: Please call to confirm receipt of your new card as soon as you receive it. If you do not do so, it may cause a delay in processing your request for certain services such as balance transfers, Overdraft Protection, Online Banking and ATM access.

This information about the cost of the credit card account described in this application is accurate as of February 2006. This information may have changed after that date. To find out what may have changed, call 1-800-642-4720.

SECURITY INTEREST, PLEDGE, ASSIGNMENT OF COLLATERAL

This is an application for a secured credit card account. In consideration of the issuance of this secured credit card account, you have authorized Wells Fargo Bank, N.A. to open a deposit account called the "Secured Card Collateral Account" (the "Collateral Account") in your name. To secure all of your obligations arising under this credit card account, you assign, transfer, pledge, grant a security interest in, and set over to the bank all rights, title and interest in the Collateral Account and in all renewals, additions and proceeds of the Collateral Account. You agree that this security interest, pledge, and assignment includes and gives the Bank the right to redeem, collect and withdraw any part or the full amount of the Collateral Account upon any default under the secured credit card agreement or in the event your secured credit card account is terminated for any reason. You acknowledge and agree that this security interest, pledge, and assignment mean that the bank has exclusive control over the Collateral Account. You may not make any withdrawals from the Collateral Account while it secures your credit card. This security interest, pledge, and assignment is given as security for any and all amounts you may owe, including but not limited to interest, fees and charges which may accrue under your secured credit card account. You agree that if the secured credit card account is closed for any reason, the funds in the Collateral Account shall remain on deposit for up to 30-60 days after the balance on the secured credit card account has been paid in full. The Collateral Account will be a non-interest bearing FDIC insured account.

Collateral Account Authorization

You request that the Bank open the Collateral Account described above and agree:

- The Collateral Account and the Bank's practices are subject to the terms of the Collateral Account, to federal and state laws, and to Bank policies.
- To pay all charges and follow all practices set forth in the terms applicable to the Collateral Account.
- To hereby stipulate to the terms of the arbitration program described in the Secured Visa card Customer Agreement and Disclosure Statement.
- To abide by all future changes to the terms for the Collateral Account.
- The Bank may disclose information about the Collateral Account and credit card account to credit reporting agencies and to other persons or agencies who, in its judgment, have legitimate business purpose for obtaining such information, subject to applicable law.

TERMS APPLICABLE TO SECURED CARD COLLATERAL ACCOUNT

In the following disclosure, "you" and "your" refer to the owner of a Secured Card Collateral Account (the "Account"). The "Bank," "we" or "us" refers to Wells Fargo Bank, N.A. By opening your Account, you agree to the terms and conditions contained in:

- this disclosure;
- the Customer Agreement; and
- any additional disclosures that the Bank may provide at the time you open your Account.

Together, these terms and conditions form a binding contract and make up the entire agreement between you and the Bank regarding the handling of your Account (this "Agreement"). This Agreement applies to each deposit account at the Bank, as well as all substitutions and replacements thereof, that has been assigned or pledged by you as collateral for the credit card account(s) issued to you by the Bank. You should retain a copy of this Agreement and any information that the Bank provides you regarding changes to this Agreement for as long as your Account is open. You should ask the Bank any questions you have about this Agreement. This Agreement may be changed by the Bank from time to time. Notice of a change may be provided by any means the Bank considers appropriate. Unless the law requires notice by another means, notice of a change in this Agreement may be provided by posting in the Bank's lobby. If any part of this Agreement is held invalid in a legal proceeding, it will not affect the validity of any other part. The Bank may assign the Account at anytime and without providing prior notices to you of the assignment.

THE BANK'S LIABILITY TO YOU

Acts and omissions of other financial institutions. The Bank will not be liable for the intentional wrongdoing or the lack of ordinary care by any financial institution to which the Bank has forwarded a check, draft, or other order or instruction for the payment, transfer or withdrawal of funds (an "Item") for deposit to your Account.

Waiver. If the Bank waives any of its rights on any one occasion, it will not be considered a waiver of the Bank's rights on any other occasion.

Verification of transactions; rights to reverse erroneous credits. All transactions, including without limitation those for which the Bank has provided a receipt, are subject to the Bank's final verification. The Bank may reverse any credit it has erroneously made to your Account at any time without prior notice.

General Limitations. The Bank will have no liability to you, other than as provided in this Agreement. The Bank will meet its duty to care for your Account if it exercises ordinary care in the transaction at issue. When the Bank takes an item for processing by automated means, "ordinary care" does not require that the Bank examine the item. "Ordinary care" requires only that the Bank follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. A mere clerical error, or an honest mistake, will not be considered a failure of the Bank to perform any of its obligations. Unless imposed by law, the Bank will not be liable for consequential, special, punitive or indirect loss or damages.

ENDORSEMENTS

The Bank is authorized to supply your endorsement to any Item taken for collection, payment or deposit to your Account.

DEPOSITS AND WITHDRAWALS

This Account serves as the collateral for the credit card account(s) issued to you by the Bank. It may not be used to secure any other loans. The Bank has the right to require 7 days written notice before you withdraw or transfer money from this Account. Notwithstanding the foregoing sentence, you agree that you may not withdraw funds or exercise any other rights over this Account until your obligations under the credit card Cardholder Agreement have been fully paid and the credit card account has been closed.

STATEMENTS AND ITEMS PAID

Mailing of statements. Statements and other information regarding your Account will be mailed to you at the last address you have given the Bank, unless the Bank agrees otherwise in writing. If your Account is a joint account, the Bank may mail the statement to any owner.

Your obligation to review statements and items and to report irregularities. You agree to promptly and carefully examine each statement you receive from the Bank. You will promptly report any erroneous credit. Within 30 days after the Bank mails or otherwise makes the statement available to you, you will report to the Bank any claim for credit or refund due for example (and without limitation) to either an erroneous debit, a missing signature, an unauthorized signature, or a material alteration. If you don't, the stated balance will be conclusively presumed to be correct. This means that the Bank is released from all liability for the Items charged to your Account, and for all other transactions or matters covered by the statement.

FEES AND EXPENSES

You will pay the Bank a fee for its services in accordance with its then current fee and information schedule. Account-related services obtained through an affiliate bank are subject to the fees disclosed in its then current fee and information schedule. Fees and expenses described in this section may be deducted from your Account and may, at the Bank's option, be charged against your Account during a statement period other than the one to which they relate. If your Account is closed, you will continue to be responsible for any fees that may have accrued, any Items deposited to your Account prior to its being closed, and any fees and expenses related to those Items. If the Bank incurs any costs or expenses enforcing this Agreement, you will pay those costs and expenses, including reasonable attorneys' fees and court costs.

DIRECT DEPOSITS RETURNED BY THE BANK

If in connection with a direct deposit plan funds are deposited to your Account and later returned to the originator, the Bank may deduct the amount from that or any other account you have, without prior notice and at any time, except as prohibited by law. The Bank may also use any other legal remedy to recover the amount.

THE BANK'S RIGHT TO SET OFF;

Security Interest

The Bank may setoff against any accounts you own in your name (including matured and unmatured time accounts) for any credit card obligation you owe the Bank, whether due or not, at any time and for any reason as allowed by law. This includes as permitted by law, both secured and unsecured debts and debts you owe individually or together with someone else. If there is more than one owner of your Account, this includes the debts and liabilities of any owner without regard to your contribution to the funds then on deposit in the Account. The Bank may consider this Agreement as your consent to the Bank's exercise of its right of setoff should any law require your consent. To secure your performance of your obligations under the secured credit card account issued to you by the Bank, you grant the Bank a lien on and security interest in this Account, you pledge this Account to the Bank and you assign all your interest in this Account to the Bank. This pledge, assignment and security interest is independent of the Bank's right of setoff.

THE BANK'S RIGHT TO CHANGE YOUR ACCOUNT TO ANOTHER BANK PRODUCT

The Bank may convert your Account to another product offered by the Bank at any time by giving you prior notice. If you do not close your Account it may convert to that other product on the date specified in the notice.

TRANSFERRING ACCOUNT OWNERSHIP

You may not pledge, assign or in any other manner transfer all or a part of or any interest in your Account. The Bank does not have to recognize the transfer, has no duty to make further inquiry and may make its acceptance conditional.

DEPOSITED ITEMS RETURNED UNPAID

The Bank has the right to charge back to your Account any Item deposited to your Account that is returned. The Bank has the right to pursue collection of such Items, even to the extent of allowing the payor bank to hold an Item beyond the midnight deadline in an attempt to recover payment. These collection efforts may include sending such Items back for collection one or more times. The Bank will have no liability for resubmitting or not resubmitting these Items (or for taking any other action it considers reasonable to recover payment) without notice to you.

NON INTEREST-BEARING ACCOUNT

No interest will be paid to you on this Account. Minimum Deposit Requirements.

In order to open this Account, a minimum deposit of \$300.00 is required as security for a credit card account.

Primary Account Owner.

The primary account owner of this Account must be the same person who is the primary holder of the credit card account that is secured by the funds in this Account.

Deposits to the Account.

Deposits to your Account may only be made by check, money order or cashier's check and must be in increments of at least \$100.00 and mailed to the following address:
Wells Fargo Card Services
P.O. Box 9376
Des Moines, IA 50306

NOTICES AND OTHER MAIL

Any notice you send the Bank will not be effective until it is actually received and the Bank has a reasonable opportunity to act on it. Any notices, statements, or other correspondence the Bank sends you may be sent by ordinary mail to the last address the Bank has for you in its records. If there is more than one owner or person authorized to transact business on your Account, notices, statements and correspondence may be sent to any one of you. You assume the risk of loss in the mail. Any notice the Bank sends you will be effective when mailed.

MINIMUM BALANCE REQUIREMENTS; OTHER RESTRICTIONS

The Bank may impose minimum balance requirements or other limitations or restrictions on your Account, provided such requirements are disclosed to you.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT

Your Account may be subject to legal action, such as a tax levy, third party garnishment, or levy, seizure or forfeiture. Such legal action is subject to the Bank's security interest and right of setoff. Fees or expenses the Bank incurs in responding to legal action (including without limitation attorneys' fees and the Bank's internal expenses) may be charged against your Account.

CLOSING YOUR ACCOUNT

The Bank may, in its discretion, close your Account at any time. If it does, it may send the balance by ordinary mail to the last address the Bank has for you in its records. Payment may be in cash, by cashier's check or bank draft. Before closing your Account, it will give you any notice required by law. You may not close the Account until your obligations under the credit card Cardholder Agreement have been fully paid and the credit card account is closed. We may use the funds in this Account to pay any balances on your credit card account. You agree that if the credit card account issued to you by the Bank is closed for any reason, the Bank may apply the funds in this Account to pay off any balance on the credit card account. We may hold funds in this Account for up to sixty days after the credit card balance is paid in full and the credit card account is closed in order to cover transactions that may be posted to the credit card account after it is closed.

ADVERSE CLAIMS

If the Bank receives a claim to all or a portion of your Account that is adverse to your interest and the Bank does not believe that it is otherwise adequately protected if it ignores that claim, the Bank may place a hold on funds that are subject to the claim. The hold may be placed for any period of time the Bank believes to be reasonably necessary to allow a legal proceeding to determine the merits of the claim to be instituted.

BUSINESS DAYS

The Bank's business days are Monday through Friday. Holidays observed by the Bank are not included. The Bank's business hours are listed in its then current fee and information schedule or location guide which is available upon request.