

# NOTICE: 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 for your name, address, date of birth, telephone number, Social Security number and other information that will allow us to identify you. We may also ask for your driver's license or other identifying documents.



## Target Credit Account Application

Mail in this application.



FIRST NAME	MI	LAST NAME	SUFFIX	
DRIVER'S LICENSE/ID NUMBER	STATE OF ISSUANCE	DATE OF BIRTH - -	SOCIAL SECURITY NUMBER - -	
If PD Box, you must provide street address in Previous Address field below.				
MAILING ADDRESS	APT#/RR/BOX	CITY	STATE	ZIP CODE
TIME AT RESIDENCE (YEARS - MONTHS) -	HOME PHONE ( ) -	E-MAIL ADDRESS (OPTIONAL)		
†YOU CONSENT TO RECEIVING AUTODIALED AND PRERECORDED MESSAGE CALLS FROM US, OR THOSE ACTING ON OUR BEHALF, AT ANY MOBILE TELEPHONE NUMBER YOU PROVIDE TO US. <input type="checkbox"/> YES, PLEASE SEND ME E-MAILS ABOUT SPECIAL OFFERS, EXCLUSIVES AND PROMOTIONS FROM TARGET AND ITS AFFILIATES.				
PREVIOUS ADDRESS (IF MOVED IN LAST 12 MONTHS)	APT #/RR/BOX	CITY	STATE	ZIP CODE

### HOUSEHOLD INCOME (CHECK ONE) (If under age 21, provide individual income.)

\$

- WEEK  
 MONTH  
 YEAR

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

### BANKING REFERENCES

BANK/CREDIT UNION NAME(S)

- Savings  Yes  No  
Checking  Yes  No

†YOU CONSENT TO RECEIVING AUTODIALED AND PRERECORDED MESSAGE CALLS FROM US, OR THOSE ACTING ON OUR BEHALF, AT ANY MOBILE TELEPHONE NUMBER YOU PROVIDE TO US.

PROTECT YOUR TARGET VISA CREDIT CARD OR TARGET CREDIT CARD ACCOUNT WITH OPTIONAL SAFETYNET® BALANCE PROTECTION. If you enroll in our optional SafetyNet balance protection program, your protected Target Visa Credit Card or Target Credit Card balance will be paid in full (up to \$10,000) in the case of a qualifying disability, hospital or nursing home stay, unemployment, approved leave of absence or loss of life.

INITIAL HERE TO ENROLL

YES, please enroll me in the optional SafetyNet Balance Protection Program. I authorize the fee of 99¢ per \$100 of the protected balance to be billed to my account when I have a balance. I have read the Summary of Protections. I understand that your evaluation of my credit card application will not be influenced by whether I choose to enroll, and that I am free to cancel at any time.

INITIAL HERE TO DECLINE

NO, I do not wish to enroll in the SafetyNet Balance Protection Program at this time.

YOU ARE APPLYING FOR A TARGET CREDIT ACCOUNT. TARGET NATIONAL BANK WILL FIRST CONSIDER YOU FOR A TARGET VISA CREDIT CARD. IF YOU DO NOT QUALIFY FOR A TARGET VISA CREDIT CARD, YOU WILL BE CONSIDERED FOR A TARGET CREDIT CARD. You certify that all information provided is true and complete and agree to be bound by all terms and conditions of the Credit Card Agreement. Target National Bank is authorized to gather whatever information is considered necessary and appropriate, including consumer credit reports.

### PLEASE SIGN HERE

X APPLICANT SIGNATURE (REQUIRED)

DATE  
- -

FOR OFFICE USE ONLY  
(9701-05)

REDCARD™: TARGET® VISA® CREDIT CARD AND TARGET CREDIT CARD™ ARE ISSUED BY TARGET NATIONAL BANK, AN AFFILIATE OF TARGET STORES. SUBJECT TO CREDIT APPROVAL.

(Cut here before returning by mail.)

F8323.15W (R2/10)

### Please mail your application to:

Target National Bank  
ATTN: Credit Department  
P.O. Box 5329  
Sioux Falls, SD 57117-5329

### SafetyNet® Balance Protection Program

You can enjoy the protection and peace of mind provided by SafetyNet. You'll rest easier knowing that should something happen, your REDcard purchase balance will be paid. SafetyNet gives you these benefits:

- Pays your purchase balance in case of a qualifying disability, hospital or nursing home stay, unemployment, leave of absence or loss of life.
- Protects both the primary and joint accountholders.
- No age limit; no medical exam required.
- No extra bills to pay—the fee is conveniently added to your monthly statement when you carry a balance.

### SAFETYNET SUMMARY OF PROTECTIONS

**IMPORTANT SAFETYNET INFORMATION:** Your purchase of SafetyNet is optional. Whether or not you purchase SafetyNet will not affect your application for credit or the terms of any existing credit agreement you have with Target National Bank. We will give you additional information before you are required to pay for SafetyNet. This information will include a copy of the complete SafetyNet Terms and Conditions, which is an optional Addendum to your Credit Card Agreement. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under SafetyNet. The following is only a summary of the SafetyNet protections, and you should carefully read the complete SafetyNet Terms and Conditions for a full explanation of the terms of SafetyNet.

**AUTOMATIC COVERAGE OF JOINT ACCOUNTHOLDERS:** SafetyNet automatically protects both you (the primary accountholder) and your joint accountholder.

**DISABILITY BENEFITS:** Following ninety consecutive days of disability, SafetyNet will cancel the amount of the purchase balance on your Account on the date you or your joint accountholder became disabled. A disability that begins within ninety days of enrollment in SafetyNet is not protected. The disabled Accountholder must have been employed full-time (but not self-employed, an independent contractor or a seasonal worker) on the date of the disability.

**UNEMPLOYMENT BENEFITS:** Following ninety consecutive days of involuntary unemployment, SafetyNet will cancel the amount of the purchase balance on your Account on the date you or your

joint Accountholder became unemployed. Unemployment that begins within ninety days of enrollment in SafetyNet is not protected. The unemployed Accountholder must have been employed full-time (but not self-employed, an independent contractor or a seasonal worker) on the date of unemployment.

**LEAVE OF ABSENCE BENEFITS:** Following ninety consecutive days of unpaid, employer-approved leave of absence, SafetyNet will cancel the amount of the purchase balance on your Account on the date that you or your joint Accountholder's leave began. A leave of absence that begins within ninety days of enrollment in SafetyNet is not protected. The Accountholder on leave must have been employed full-time (but not self-employed, an independent contractor or a seasonal worker) on the date the leave began.

**HOSPITALIZATION AND NURSING HOME CARE BENEFITS:** Following fourteen consecutive days of hospitalization or nursing home care, SafetyNet will cancel the amount of the purchase balance on your Account on the date you or your joint Accountholder were admitted to the hospital or nursing home. During the fourteen days, the Accountholder that is hospitalized or receiving nursing home care must be confined to the hospital or nursing home and must be under the continuous care of a physician. Hospitalization or nursing home care that begins within ninety days of enrollment in SafetyNet is not protected.

**LOSS OF LIFE BENEFITS:** If you or your joint Accountholder dies, SafetyNet will cancel the amount of the purchase balance on your Account on the date of death.

**MAXIMUM CANCELLATION:** SafetyNet offers a maximum Account balance cancellation of \$10,000 for any single protected event. If you experience one or more protected event(s) over the life of your Account, and the combined total of your paid SafetyNet benefit(s) is \$10,000 or more, we will terminate your enrollment in SafetyNet after we cancel the protected balance that brought the combined benefit(s) total to \$10,000 or more. SafetyNet does not apply to cash advance, balance transfer or convenience check balances, so the cancelled amount will not include advances, charges and fees associated with those features.

**TERMINATION OF PROTECTION:** You may terminate your SafetyNet protection at any time. If you choose to terminate your SafetyNet protection within thirty days of enrollment, we will credit to your Account any fee you have been charged. Your SafetyNet coverage will be suspended automatically if your Account becomes more than ninety days past due. If you file for bankruptcy or in the event of the death of the sole Accountholder, we will automatically terminate your enrollment in SafetyNet. We can terminate your SafetyNet protection (for reasons other than those mentioned above) by giving you written notice at least thirty days in advance of the termination (or as provided by law).

**COST OF PROTECTION:** The fee rate for the SafetyNet program is 99¢ per \$100 of the protected balance on your Account each month (including any deferred balance). The fee rate is subject to change. This information is accurate as of February 1, 2010.

*continued on next page*

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**SAFETYNET SUMMARY OF PROTECTIONS, continued****ADDITIONAL IMPORTANT DISCLOSURES:**

- Target National Bank reserves the right to modify the terms and conditions of the SafetyNet program. We will make any changes in accordance with the law.
- The SafetyNet protections are offered only as a package and are not available separately.
- SafetyNet benefits may be taxable as income if provided by law.
- SafetyNet benefits do not cover charges incurred on your Account after the effective date of the protected event (unless those charges are covered due to a subsequent protected event while you continue to have SafetyNet protection).

- During the benefit qualification period and while your benefit request is being processed, your existing balance is not suspended or cancelled. You continue to be responsible for minimum payment requirements on your Account until the balance is paid off or cancelled.
- SafetyNet does not cancel your balance if the protected event occurred before your enrollment in SafetyNet.
- Unless you terminate your SafetyNet coverage after a protected event, the monthly fee will continue to apply when you have an Account balance to protect any existing balance during the qualification period and to protect new charges in the event of a subsequent protected event.

**QUESTIONS ABOUT SAFETYNET:** Call Credit Services at 1-888-316-6151 with any questions you have about the SafetyNet program.

**Interest Rates and Interest Charges**

	<b>Target Visa Credit Card</b>	<b>Target Credit Card</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>23.24%</b> This APR will vary with the market based on the Prime Rate	<b>25.24%</b> This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>27.24%</b> This APR will vary with the market based on the Prime Rate	N/A
<b>Paying Interest</b>	Your due date is at least 25 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. For the Target Visa Credit Card, we will begin charging interest on cash advances as of the date the cash advance is included in the Daily Balance of your account.	
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .	

**Fees**

	<b>Target Visa Credit Card</b>	<b>Target Credit Card</b>
<b>Annual Fee</b>	None	
<b>Transaction Fees</b>		
• Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater	N/A
• Foreign Transaction	<b>3%</b> of the amount of each transaction made outside of the United States (excluding Puerto Rico and the U.S. Virgin Islands)	N/A
<b>Penalty Fees</b>		
• Late Payment	<b>\$15</b> on balances of \$99.99 or less; <b>\$29</b> on balances \$100 or greater but less than \$250.00; <b>\$39</b> on balances of \$250 or more	
• Returned Payment	<b>\$39</b>	

**How We Will Calculate Your Balance:** We use a method called “daily balance.” See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Additional Credit Information:** The information about the credit terms of the Target Visa and the Target Card was accurate as of February 1, 2010 and is subject to change. To find out what information may have changed, please write to Target National Bank, 3901 W. 53rd Street, Sioux Falls, SD 57106-4216.

**Notice to New York Residents:** A consumer credit report may be ordered in connection with this application, or subsequently with the update, renewal or extension of credit. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report.

**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.

**Notice to Rhode Island and Vermont Residents:** A consumer credit report may be ordered in connection with this application, or subsequently for purposes of review or collection of the account, increasing the credit line on the account, or other legitimate purposes associated with the 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 order under Section 766.70, adversely affects the interest of the creditor, Target National Bank, unless the Bank, prior to the time of the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. IF I AM A MARRIED RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY. Married applicants must provide their Social Security number and address and their spouse's name and address to Target Financial Services, PO Box 673, Minneapolis, MN 55440.