

**Credit Card Request**

College Visa® Credit Card with

Overdraft Protection for my new checking account

I want my payments to be due on \_\_\_\_ day each month

**Student must provide proof of enrollment in an accredited College/University/Trade School and must be at least 18 years old (19 in Nebraska).**

**Signature Required – See Back**

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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 information that identifies each person (individuals and businesses) who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Bank Account Request**

Wells Fargo College Checking® Account (A minimum opening deposit will be required.) with:

- Wells Fargo® Check Card (an ATM Card is substituted when opening a Savings Account only)
- Free Check Safekeeping service. The bank will retain copies of my cancelled checks that be viewed online 24/7.

Wells Fargo® Goal Savings Account (A minimum opening deposit will be required.)  Joint Account (complete second application)

Overdraft Protection from my savings account for my new checking account  Link to Wells Fargo Campus Card

Required Information Wells Fargo Campus Card Number \_\_\_\_\_ Banker ID# \_\_\_\_\_

Account Number Assigned Checking \_\_\_\_\_ Savings \_\_\_\_\_

Perfs are setup as follow:  
1.88" from top  
11.199" from top  
12.687" from top

laser @ 90%

**COLLEGE COMBO®**

Make your financial product selections in the sections above.  
Provide us with information needed to open accounts in the sections below.



**Application**

Full Name	Social Security Number or ITIN	Date of Birth
Permanent Street Address	How long at this address _____ Yrs _____ Mos	
City	State	Zip Code
School Mailing Address	E-mail Address (required)	Mother's Maiden Name
City	State	Zip Code
Address to send card(s) and monthly statements <input type="checkbox"/> School Address <input type="checkbox"/> Permanent Address		
Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> U.S. Resident Alien		Do you anticipate making wire transfers to a foreign country?
<input type="checkbox"/> No I am a citizen of the country of: _____		<input type="checkbox"/> No <input type="checkbox"/> Yes, to country of _____
Provide 2 forms of ID: Drivers License #:	State	Issued
Passport # and Issuing Country	Alien ID # and Issuing Country	Expires
Student ID#		
Include issue & expiration date, if applicable, on secondary form of ID		
Document discrepancy/resolution between customer name/address/date of birth provided by customer and reviewed on customer ID (if applicable).		
Housing <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Parents <input type="checkbox"/> Dorm <input type="checkbox"/> Other		
Name of College/University/Trade School (please do not abbreviate)		Graduation Date (Month/Year)
Student Status	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time	School Type <input type="checkbox"/> 4-year <input type="checkbox"/> 2-year <input type="checkbox"/> Trade School
Class	<input type="checkbox"/> Freshman <input type="checkbox"/> Sophomore <input type="checkbox"/> Junior <input type="checkbox"/> Senior	<input type="checkbox"/> Graduate Student <input type="checkbox"/> Other
Sources of Monthly Income	<input type="checkbox"/> Grant/Scholarship/Fellowship <input type="checkbox"/> Summer Job <input type="checkbox"/> Salary	<input type="checkbox"/> Savings <input type="checkbox"/> Allowance/Parents <input type="checkbox"/> Spouse <input type="checkbox"/> Loan <input type="checkbox"/> Other*
* You need not list alimony, child support or separate maintenance income unless you wish it to be considered as a basis for repaying credit obligations.		

**Financial Profile**

What accounts do you have at other banks?

Company Name \_\_\_\_\_ Type of Account \_\_\_\_\_

Check what you'd be interested in learning about.

Getting an Auto Loan  More Student Loans  Renters Insurance

Thumbprint (where applicable)

**Signatures Required – See Back**

Perf .....

**Customer Copy**

**You have applied for:**

Wells Fargo College Checking® Account/Wells Fargo Check Card

Wells Fargo Goal Savings  Overdraft Protection from my savings account for my new checking account

Linking to Wells Fargo Campus Card

**Above accounts can automatically close within 61 days of account opening if an opening deposit has not been made.**

You have an appointment on: Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Time \_\_\_\_\_

With Banker: Name \_\_\_\_\_ Location \_\_\_\_\_

An opening deposit of \$ \_\_\_\_\_ will be required. We accept cash, money orders, checks and transfers from another account.



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**Customer Copy**

**You applied for:**

Wells Fargo College Visa® Credit Card

Overdraft Protection from my Wells Fargo College Visa® Credit Card for my new checking account

- Overdraft means you've spent more money than you have in your checking account.
- Overdraft Protection transfers money from your credit card to cover what you've spent with your checking account up to the available credit on your credit card. You will be responsible for repaying any overdrawn balance, transfer fees, and merchant fees.

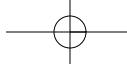
When you receive your credit card visit [wellsfargo.com/verified](http://wellsfargo.com/verified) to register for *Verified by Visa*. It's a free service that creates a password to protect you when shopping online.

Free credit education is available through [wellsfargo.com](http://wellsfargo.com)'s credit card section and [handsonbanking.org](http://handsonbanking.org). Wells Fargo free Online Banking offers money management tools such as

- My Spending Report
- My Savings Plans<sup>SM</sup>
- Wells Fargo Mobile<sup>SM</sup> Banking service



**Questions?** Wells Fargo Card Services is available 24/7 at 1-800-642-4720.



**Credit Card Applicant**

This application is for a credit card with Wells Fargo Bank, N.A. 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 your 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 have received a copy of the College Visa® Card Terms and Conditions.

Signature (please use black ink)

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**Tax Certification**

- **Taxpayer Identification Number:** I understand my Social Security or ITIN number will be used for tax reporting purposes.
- **Withholding Status:** Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer Identification Number and (2) that I am not subject to backup withholding, either because I have not been notified by the IRS that I am subject to backup withholding as a result of failure to report all interest or dividends or the IRS has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including a U.S. resident alien). NOTE: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.
- **Foreign Status (if applicable):** Please check the box if you and ALL other owners signing this agreement qualify for Foreign Status.
  - If checked, all account owners must complete and sign a Substitute Form W-8BEN, Certification of Foreign Status of Beneficial Owner for United States Tax Withholding to prevent forfeiture of all interest payments associated with this account(s).

Signature (please use black ink)

**Bank Account Applicant**

Below are the key points to which you and all persons signing on the account (the "signers") agree when you open any account with us ("Wells Fargo" or "the Bank"):

- You agree that the accounts you open and our practices are subject to the terms of the Wells Fargo Privacy Policy, Consumer Account Agreement, and the Consumer Account Fee and Information Schedule ("Consumer Disclosure"). All relationships between us are governed by applicable federal law and regulation and, to the extent applicable, the laws of the state in which the Bank office that holds your account is located (unless the Bank has notified you otherwise in writing), and are subject to our policies and the rules.
- You authorize us to make any inquiries that we consider appropriate to evaluate your accounts. This may include ordering a credit report. Please also refer to the Consumer Disclosure statement to learn if we have other rights granted by the state in which you reside.

Everything I have stated in this application is correct. You are authorized to order a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. I agree to be bound by the Wells Fargo Privacy Policy, Consumer Account Agreement, and the Consumer Account Fee and Information Schedule ("Consumer Disclosure") and the **Direct Deposit Advance® Service Agreement and Product Guide including the Addendum for Deposit Advance™ service (Deposit Advance service not available in all states)**. I also agree to the terms of the dispute resolution program described in the Consumer Account Agreement, the **Direct Deposit Advance Service Agreement and Product Guide**, and the Addendum for **Deposit Advance service (if available)**. Under this program our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.

Signature (please use black ink)

**Sharing**

**Information Sharing:** 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. By signing this application, you consent to such sharing of information. If you want to revoke that consent, complete and return the "You Have Choices At Wells Fargo" form attached to the Wells Fargo Privacy Policy indicating "Do not share information about me among Wells Fargo companies," or call us at 1-888-528-8460. Even if you give us such directions, we may still disclose identifying information and information about your transaction and experiences with us to other Wells Fargo companies as permitted by the Federal Fair Credit Reporting Act.

Signature (please use black ink)

**Wisconsin**

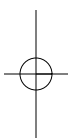
**For Wisconsin Residents Only:**  
 The **Direct Deposit Advance® Service** may be available to Wisconsin consumer checking accounts with directly deposited income. I am:  married  unmarried  legally separated  
 NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under Sec. 766.59 Wis. Stats, or a court decree under Sec. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or court decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married Wisconsin residents applying individually, please complete a Direct Deposit Advance® Service – Wisconsin Marital Property Act Credit Notice to Spouse.**

**Ohio**

**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.

**Consumer Report**

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purposes of any update, renewal, 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 obtain a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.



- Your checks, ATM/Check Card and Personal Identification Number (PIN) will be mailed separately to you. Upon receipt, go to wells Fargo.com to enroll in free Online Banking (must be 18).
- Your first statement will arrive no later than 35-40 days after account is opened.
- Overdraft means you've spent more money than you have in your checking account. Overdraft Protection transfers money from your savings account to cover what you've spent up to how much money you have in your savings account. You will be responsible for repaying any overdrawn balance, transfer fees, and merchant fees.

**Questions?** Wells Fargo Phone Bank™ available 24/7 at 1-800-869-3557.  
 Visit [handsonbanking.org](http://handsonbanking.org) for money management information.

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**College Visa® Card Terms and Conditions**

Note: APRS for this application are accurate as of February 2008. To find out what may have changed, please call 1-800-642-4720.

Annual percentage rate (APR) for purchases	Introductory APRs range from 7.90% to 13.9% for the first 6 billing periods the account is open. After that, APRs range from <b>14.24% to 21.80%</b> depending on applicant's credit qualifications.
Other APRs	Cash Advance and Overdraft Protection APR: 23.55% Balance Transfer APRs: Introductory APRs range from 7.90% to 13.9% for the first 6 billing periods the account is open. After that, the variable APR for purchases applies. Currently that rate ranges from 14.24% to 21.80% depending on applicant's credit qualifications. (Future balance transfers may be offered at either the purchase or cash advance APR). Default Rate: 25.99%. See explanation below.*
Variable rate information	Your APRs for purchase, cash advance and overdraft protection balances may vary. The purchase APR is determined by adding a margin ranging from 8.24 to 15.8 percentage points to the Index Rate. The cash advances and overdraft protection advances APR is determined monthly by adding 17.55 percentage points to the Index Rate. The Default Rate may vary and is determined monthly by adding 19.99 percentage points to the Index Rate. <sup>1</sup>
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	None
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.

**ADDITIONAL FEE INFORMATION:**

- **Transaction Fees for ATM Advances:** 4% of the amount of each ATM advance or advance through the **Wells Fargo Online®** banking program or customer service (\$5.00 minimum).
- 4% of the amount of each SUPERCHECKS™ advance (\$15.00 minimum).
- 4% of the amount of an advance obtained in person at a participating financial institution (\$15.00 minimum).
- 4% of the amount of each advance through any other source (\$20.00 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 to \$100.00; \$15.00 if the total of overdraft protection advances for the day is \$100.01 to \$500.00; or \$20.00 if the total of overdraft protection advances for the day is greater than \$500.00.
- **Balance Transfer Fee:** The fee is \$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 \$75.
- **Late Payment Fee:** \$20 on balances less than \$250; \$29 on balances of \$250 - \$999.99; and \$39 on balances of \$1,000 and over.
- **Over-the-Credit-Limit Fee:** \$35

\*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 Wells Fargo account), 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. In addition, if the New Balance shown on your billing statement exceeds your account's credit limit for two consecutive billing periods, the Promotional APR will be forfeited and either the Standard Rate for purchases or the Default Rate will be applied to outstanding balances. Please note that the practice referred to as "universal default" does not apply to this account. 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.  
<sup>1</sup>The Default Rate will apply to all balances (including any balances under an introductory APR) if a minimum monthly payment is not received for two consecutive billing periods. You may also be subject to the Default Rate if the New Balance shown on your billing statement exceeds your account's credit limit for two consecutive billing periods.

