



ANCIENT ACCEPTED SCOTTISH RITE - NORTHERN MASONIC JURISDICTION  
UNITED STATES OF AMERICA

# SUPREME COUNCIL, 33<sup>o</sup>

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WALTER E. WEBBER, 33<sup>o</sup>  
SOVEREIGN GRAND COMMANDER

P.O. Box 519, Lexington, Massachusetts 02420-0519  
Tel: 781-465-3333 - Fax: 781-863-1833  
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## New Scottish Rite Charities Visa Platinum Cards Available

We are very excited about this new opportunity to expand this incredibly successful program and provide rewards back to our membership. The new and improved Credit Card Program with our new bank associate, U.S. Bank, will now also feature a Visa® Rewards Card, which will provide members with unique opportunities to earn points toward merchandise or an additional donation to the Scottish Rite Charities.

The start up of this program includes an advance on future royalties of the program from U.S. Bank to your Scottish Rite Charities. After each member signs up, receives approval, and activates his new U.S. Bank/Scottish Rite credit card, U.S. Bank will give Scottish Rite Charities an instant cash payment. Additionally, every time you use your new U.S. Bank Scottish Rite credit card, U.S. Bank will donate a percentage of what you spend back to the Scottish Rite Charities.

If you have a Scottish Rite MBNA credit card, U.S. Bank has made it very easy for you become a part of this spectacular new program by providing ***0% interest on purchases and balance transfers along with no balance transfer fees for six months.*** You'll receive all these benefits, plus enjoy no annual fee. What reasons could you have to not open an account today?

If you currently have a MBNA credit card, please note that effective January 1, 2005, your Scottish Rite Charities no longer receive any royalty payments from your purchases. To continue your on-going support of Scottish Rite, switch to the new U.S. Bank Visa Card today!

For further information about the Scottish Rite Visa card please send an email to: [dolmstead@supremecouncil.org](mailto:dolmstead@supremecouncil.org). Please include the words Credit Card in the subject.

Sincerely,

Walter E. Webber

# Scottish Rite Masons – Northern Masonic Jurisdiction Visa® Platinum Card Application

AFP SC 71004 PC 1490 LC 9490  
Plastic Choice: 00001 Eagle

## 1. APPLICANT INFORMATION This offer is not transferable. All sections must be complete for processing.

- Individual:** I am applying in my own name and relying solely on my income and assets and not on the income or assets of another person as a basis for repayment.\* (A married Wisconsin resident applying for credit in his/her own name must complete the required spousal information in the joint applicant section. The Bank may give notice of the opening of any credit account to the applicant's spouse.)
- Joint:** I am applying with another person who will also be responsible for repayment. Note: If married, you may apply for a separate account in your own name. If you reside in a community property state, such as AZ, CA, ID, LA, NV, NM, 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. Note: In the case of a joint account, each applicant will have the right to use the account to the extent of the credit limit on the account and will be liable for all credit extended under the account to any Joint Applicant.

First Name M.I. Last Name Jr./Sr. Birthdate Social Security Number

Street Address (No P.O. Boxes) Apt. No. City State Zip Code

Monthly mortgage/rent \$ Years at present address Residence (Fill in like this): Home Phone Number

Current employer or other source of income Business Phone Number Years with present employer

Annual Income\* \$

Please fill in if you have a:  
Checking account Money Market account  
Savings account Minimum income \$12,000.00

\*Income from alimony, child support or maintenance payments does not have to be disclosed unless you want to have such income considered as a basis for repayment of this credit request.

Email Address

## 2. JOINT APPLICANT INFORMATION (Complete if applying for a joint account.)

First Name M.I. Last Name Jr./Sr. Birthdate Social Security Number

Street Address of joint applicant (No P.O. Boxes) Apt. No. City State Zip Code

Annual Income\* \$

\*Income from alimony, child support or maintenance payments does not have to be disclosed unless you want to have such income considered as a basis for repayment of this credit request.

## 3. AUTHORIZATION AND APPLICATION AGREEMENT (Please sign and date your application.)

**APPLICANT(S) STATEMENT:** I understand that U.S. Bank National Association ND ("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 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 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. If I am granted an account, I understand and agree that U.S. Bank may report my e-mail address to the above named organization, but will not disclose to that organization any other information about me taken from this application or received from third parties. By signing, I certify that I read and understood the disclosures here and I agree to the terms of this application.

**EXPANDED ACCOUNT ACCESS:** By submitting this application, I request that: (a) any card or PIN issued to or selected by me under this application will access multiple checking, savings, lines of credit and credit card account(s) in my name at 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 I have selected or that has been issued to me or may in the future be selected by me or issued to me by 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 lines of credit or credit card accounts, and that at other ATMs and with other methods of access, other limitations may apply.

For terms and conditions including rates, fees and other charges, please see the back side of this application.

Applicant's Signature Date Joint Applicant's Signature Date



U.S. Residents Only



**SCOTTISH RITE MASONS—NORTHERN MASONIC JURISDICTION  
DISCLOSURE OF CREDIT CARD TERMS**

	<b>Visa® Platinum Card</b>
Annual Fees	None.
Annual Percentage Rate (APR) for Purchases <sup>†</sup>	0% for the first 6 months.* Variable thereafter: <b>9.49% to 18.49%</b>
Other APRs	Cash Advance Variable APR: 18.49% Balance Transfer Variable APR: 0.0%*; six months after the account is opened the APR would be 9.49% to 18.49%. Rates are dependent on credit history. Penalty Fixed APR: 23.99%.**
Variable Rate Information	Your APR may vary. Purchases: The rate is determined monthly by adding a margin of 3.99% to 12.99% to the Prime Rate.*** Cash Advances: The rate is determined monthly by adding a margin of 12.99% to the Prime Rate.*** Balance Transfers: The rate is determined by adding a margin of 3.99% or 12.99% to the Prime Rate.***
Grace Period for Repayment of the Balance for Purchases	You have between 20 and 25 days to repay your balance for purchases before a finance charge will be imposed (provided you have paid your previous balance in full by the due date).
Minimum or Fixed Finance Charge	\$2.00 only in statement periods when interest is due. There is a fee of \$2.50 per month if a voluntarily closed account carries a balance.
Method of Computing the Balance for Purchases	Average Daily Balance Method (including new purchases).
Other Fees	No balance transfer fees for the first six months, thereafter 3%, \$5 minimum. Late Payment Fee: \$35. Over the Credit Limit Fee: \$35. Convenience Check Cash Advance Fee: 3% or a minimum of \$5. Cash Advance Fee: 4% or a minimum of \$5. Cash Equivalent Fee: 4% or a minimum of \$10.
Transaction Fee for Purchase in a Foreign Currency	For Foreign Currency Transactions: 2% of the converted transaction amount.
Miscellaneous Credit Information	Information is accurate as of 02/01/05 and subject to change after this date. For current information, please contact U.S. Bank National Association ND at P.O. Box 6361, Fargo, ND 58108-9899 or call us at 1-866-322-7989 or TDD at 1-888-352-6455.

<sup>†</sup> 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.

\* 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.

\*\* In the event that your account becomes 30 days past due on two separate occasions or 60 days past due once within a twelve-month period.

\*\*\* The rate is determined by adding the margin to the highest Prime Rate within the last 90 days as published in the "Money Rates" column of *The Wall Street Journal*. (Currently 5.50%.)

**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 provision. I understand you may give notice of any credit transaction to my spouse. IF I AM A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

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

**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, date of birth, and other information (including your Social Security or Tax Payer Identification Number) that will allow us to identify you. We may also ask to see your driver's license or other identifying documents when appropriate.

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

**PLEASE MAIL YOUR APPLICATION TO:** U.S. Bank  
Attn: Joel Selzer  
FG-ND-S1AI  
4325 - 17th Avenue SW  
Fargo, ND 58125