

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 PO 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*		
PREVIOUS ADDRESS (IF MOVED IN LAST 12 MONTHS)		APT#/RR/BOX	CITY		STATE ZIP CODE

INCOME FROM ALL SOURCES (CHECK ONE)

\$ <input style="width:90%; height:20px;" type="text"/>	<input type="checkbox"/> WEEK <input type="checkbox"/> MONTH <input type="checkbox"/> 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.	*Include your e-mail address and receive special updates, promotions and savings.
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BANKING REFERENCES

BANK/CREDIT UNION NAME(S)	Savings <input type="checkbox"/> Yes <input type="checkbox"/> No Checking <input type="checkbox"/> Yes <input type="checkbox"/> No
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TELL US ABOUT YOUR JOINT APPLICANT (PLEASE PRINT)

FIRST NAME		MI	LAST NAME		SUFFIX
CURRENT STREET ADDRESS (NO PO BOX)		APT#/RR/BOX	CITY		STATE ZIP CODE
DRIVER'S LICENSE/ID NUMBER	STATE OF ISSUANCE	HOME PHONE () -	DATE OF BIRTH	SOCIAL SECURITY NUMBER	

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	<input type="checkbox"/> 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	<input type="checkbox"/> NO, I do not wish to enroll in the SafetyNet Balance Protection Program at this time.
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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

<input checked="" type="checkbox"/> APPLICANT SIGNATURE (REQUIRED)	DATE	<input checked="" type="checkbox"/> JOINT APPLICANT SIGNATURE (IF APPLICABLE)	DATE	FOR OFFICE USE ONLY (9701-05)
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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.)

F8323.15 (R8/08)

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 eli-

gibility 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.

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SAFETYNET SUMMARY OF PROTECTIONS, continued

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 balance 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 May 1, 2008.

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.

Important Rate, Fee and Other Cost Information

Rates, fees and other terms may be changed at any time in accordance with the Credit Card Agreement and applicable law.

	Target Visa Credit Card	Target Credit Card
Annual Percentage Rate (APR) for purchases	9.99%, 12.99%, 15.99% or 18.99% Based on credit qualification	20.99%
Other APRs	Cash Advance APR 21.99% Penalty APR: 24.99% (see explanation below*)	Penalty APR: 24.99% (see explanation below*)
Variable Rate Information	Your APRs may vary. Purchase APR: Prime Rate** plus a margin of either 4.99%, 7.99%, 10.99%, or 13.99% depending on credit qualification. Cash Advance APR: Prime Rate plus 16.99% Penalty APR: Prime Rate plus 19.99%	Your APRs may vary. Purchase APR: Prime Rate** plus 15.99% Penalty APR: Prime Rate plus 19.99%
Grace period for repayment of balances for purchases	Not less than 25 days	
Method of computing the balance for purchases	Average daily balance (including new purchases)	
Annual fees	None	
Minimum finance charge	\$1	
Transaction fee for International Purchases and Cash Advances	International Service Assessment Fee of 3% of the amount of each transaction made outside the U.S. (excluding Puerto Rico and the U.S. Virgin Islands)	Not applicable
Transaction fee for cash advances	3% (\$5 minimum, no maximum)	Not applicable
Late payment fee	\$15 on balances \$150 or less; \$29 on balances greater than \$150 but less than \$500; \$39 on balances of \$500 or more, or if the account is subject to the Penalty APR (see explanation below*)	

* Applies if two times in any 12-month period we do not receive at least the Minimum Payment Due by the Payment Due Date, or if at any time all or a portion of two Minimum Payments Due are late.

** The Prime Rate means the highest Prime Rate published in the "Money Rates" section of *The Wall Street Journal*. For each billing period we look at the Prime Rate on the first business day of the previous calendar month and the last business day of the previous calendar month. The Prime Rate used to determine your APRs is the higher of those two Prime Rates. Variable rates are current for billing cycles ending in August 2008. If the Prime Rate has changed, your APRs may be different than those disclosed above.

Additional Credit Information: The information about the credit terms of the Target Visa and the Target Card was accurate as of August 1, 2008 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.