

## 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 Card Application

Mail in this application.



Required Fields \* **FOR THE SECURITY OF YOUR PERSONAL INFORMATION, PLEASE DO NOT FILL OUT THIS APPLICATION ON A PUBLIC COMPUTER OR DEVICE.**

FIRST NAME *	MI	LAST NAME *	SUFFIX
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VALID DRIVER'S LICENSE/STATE ID/MILITARY ID NUMBER *	STATE OF ISSUANCE *	DATE OF BIRTH *	SOCIAL SECURITY NUMBER *
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If PO Box, you must provide street address in Previous Address field below.

STREET ADDRESS *	APT#/RR/BOX	CITY *	STATE *	ZIP CODE *
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†PRIMARY PHONE *	†SECONDARY PHONE	E-MAIL ADDRESS
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†YOU CONSENT TO RECEIVING AUTODIALED AND PRERECORDED MESSAGE CALLS OR TEXTS FROM US, OR THOSE ACTING ON OUR BEHALF OR TARGET CORPORATION, ITS AFFILIATES OR THOSE ACTING ON TARGET'S BEHALF, AT ANY MOBILE TELEPHONE NUMBER YOU PROVIDE.

PREVIOUS ADDRESS (REQUIRED IF MOVED IN LAST 12 MONTHS)	APT #/RR/BOX	CITY	STATE	ZIP CODE
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GROSS ANNUAL INCOME

\$
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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.

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. TD Bank USA, N.A. is authorized to gather whatever information is considered necessary and appropriate, including consumer credit reports and salary information.

PLEASE SIGN HERE

F8323.15 (R02/01/18)

<input checked="" type="checkbox"/> APPLICANT SIGNATURE (REQUIRED)	DATE	FOR OFFICE USE ONLY
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THE REDcard® CREDIT CARDS ARE ISSUED BY TD BANK USA, N.A. SUBJECT TO CREDIT APPROVAL.

(Cut here before returning by mail.)

Please mail your application to:

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

See next page for the Important Credit Card Account Information.  
Please read before you apply.

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## Important Credit Card Account Information

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>24.15%</b> The APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Penalty Fees</b> <ul style="list-style-type: none"><li>• Late Payment</li><li>• Returned Payment</li></ul>	Up to <b>\$38</b>  Up to <b>\$27</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance.”

**We may change the terms, including your APR, at any time in accordance with the law.**

By applying for a Target Credit Card, you agree that you are providing contact information from your application to TD Bank USA, N.A. and Target Corporation for their use, including marketing.

**Notice to Active Duty Service Members and Dependents:** If you would like more information regarding your account, please call us at 1-800-290-3431.

**Notice to New York Residents:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or <http://www.dfs.ny.gov>

**Additional Credit Information:** The information about the credit terms of the Target Card was accurate as of February 1, 2018 and is subject to change. To find out what information may have changed, please write to TD Bank USA, N.A. c/o Target Card Services, 3901 W. 53rd Street, Sioux Falls, SD 57106-4216. **Information About Applying for a Credit Card:** When you sign or otherwise submit a credit application, you are providing your consent and authorizing TD Bank USA, N.A. and its successors, assigns, employees and designated agents to gather credit, salary, employment and other information about you, including credit bureau reports, for purposes of evaluating your application for credit. If your application is approved and credit is extended to you, we may take steps to re-verify any or all of such information from time to time, including by obtaining additional credit bureau reports, for any legitimate purpose in connection with such extension of credit, such as for the purpose of reviewing the account, increasing the credit line on the account, or for collecting on the account. In addition, we will furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether or not a consumer report was requested, and if a report was requested, you will be informed upon request of the name and address of the consumer reporting agency that furnished the report. When you submit a credit application to us, you are certifying that you have not concealed essential information for determining your identity and creditworthiness, and that no misrepresentations have been made on the application. If approved, you agree to abide by the terms and conditions applicable to the account.

### Information for Residents of Specific States

**Notice to California Residents:** Married applicants may apply for separate accounts.

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**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 under Section 766.59 of the Wisconsin statutes or court decree under Section 766.70, adversely affects the interest of the creditor, TD Bank USA, N.A., unless the Bank, prior to the time of the credit is granted is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **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 Card Services, P.O. Box 673, Minneapolis, MN 55440.