



## Turn everything you buy into Toyota Rewards!

- **No limit** on how many points you can redeem toward your next eligible Toyota purchase or lease at participating Toyota dealers.
- **Earn 5 points** for every \$1 spent at participating Toyota dealerships.
- **Earn 1 point** for every \$1 spent everywhere else that Visa is accepted.
- **Receive 2,500 bonus Toyota Rewards Points** upon first purchase – a \$25 value – redeemable toward your next dealership purchase.<sup>2</sup>
- **No annual fee** for the Toyota Rewards Visa.

- 1 On approved credit. Please contact your participating Toyota dealership for information regarding restrictions your Dealer may impose on the use of credit cards related to vehicle purchases or leases.
- 2 First use bonus points will be awarded when you are approved, activate and make a purchase with your Toyota Rewards Visa. Your Toyota Rewards Visa must be open and in good standing to receive the bonus points. Bonus offer is only available to new Toyota Rewards Visa accounts. Bonus points will appear on your first statement after the qualifying purchase is made. Redemption at participating Toyota dealerships. Redemption not available at Hawaii dealerships. Points cannot be redeemed for cash.

<sup>†</sup> The 0% introductory rate does not apply to Balance Transfers, Cash Advances, or other Advances as defined in the Cardmember Agreement, and is valid for the first 6 billing cycles. The introductory APR will end early and increase to the APR for purchases if your Account is over the limit or closed, or to a Delinquency Rate APR if your Account is delinquent as further described above and in the Cardmember Agreement. We apply payments to balances with lower APRs first.

Terms and restrictions apply and are fully described in the Toyota Rewards Visa Cardmember Agreement and the Toyota Rewards Program Terms and Conditions.

The creditor and issuer of the Toyota Rewards Visa is Toyota Financial Savings Bank.

# 0%<sup>†</sup>

## on all purchases for the first six months

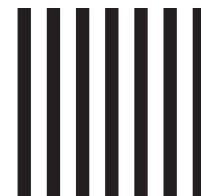
See Terms and Disclosures for details.

## Apply Today!

- ☎ Call 866-614-8845
- 🌐 Visit [ToyotaRewardsVisa.com/apply/event](http://ToyotaRewardsVisa.com/apply/event)
- ☎ Fax 800-670-4834
- ✉ Complete and mail this application



**BUSINESS REPLY MAIL**  
 FIRST-CLASS MAIL PERMIT NO 1700 FARGO ND  
 POSTAGE WILL BE PAID BY ADDRESSEE  
 CARDMEMBER SERVICE  
 PO BOX 6360  
 FARGO ND 58108-9896



NO POSTAGE  
 NECESSARY  
 IF MAILED  
 IN THE  
 UNITED STATES

# go to:



## Toyota Rewards Visa®

### Get More... Apply Now

get:



parts and accessories<sup>2</sup>



vehicle purchase or lease<sup>1,2</sup>



service<sup>2</sup>

Please detach along the perforated line. Complete, fold, seal and mail.

## Toyota Rewards Visa® Application

To apply: Call 866-614-8845 Visit [ToyotaRewardsVisa.com/apply/event](http://ToyotaRewardsVisa.com/apply/event)  
 Fax 800-670-4834 Complete and mail this application

### Please Tell Us About Yourself

First Name	MI	Last Name
Date of Birth (MM/DD/YY)	Social Security Number	
Street Address (no P.O. boxes)	Apt. #	Home Phone Number
City	State	Zip
Email Address		
Current Employer or Source of Income*	Business Phone Number	Time at Employer (yrs./mos.)
	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	
Applicant's Annual Household Income*		Monthly Housing Payment
*You need not list income from alimony, child support or maintenance payments unless you want it considered for the purpose of repaying this obligation.		
Do you have either of the following: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		

### Applicant Statement Note: Application cannot be processed without signature.

By signing below, I represent and warrant that all information I provide in connection with this application is true and complete. I understand that Toyota Financial Savings Bank (TFSB) will rely on the information I provide in making its credit decision. I understand that if TFSB opens an Account on this application, I will be individually liable for all fees and charges incurred on the Account, as specified in the Cardmember Agreement I will receive with the Card which may be amended from time to time. I further understand that such fees and charges may change from time to time. In determining my eligibility for credit now and in connection with my Account, I authorize TFSB to verify my employment, income and all other information I have provided, and obtain information about me from other creditors, credit reporting agencies, employers, third parties, and federal and state records, and I hereby waive any right of confidentiality I may have in that information under applicable law. If I do not qualify for the Visa Signature Card, submitting this application constitutes my application for a Visa Platinum Card. I understand that I must be at least 18 years of age to qualify for a Card. I understand that my credit line will be determined after TFSB verifies my application. By providing a telephone number for a cellular phone or other wireless device, you are expressly consenting to receiving communications at that number, including, but not limited to, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from Toyota Financial Savings Bank and its affiliates, agents and service providers. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls regardless of their purpose. By signing below, I certify that I have read, understood, and agree to the terms of this application.

**X** \_\_\_\_\_ Date

Signature of Applicant

For Internal Use Only	
<input type="text"/>	<input type="text"/>
Employee Name (last name, first name)	Dealer Code
<input type="text"/>	<input type="text"/>
Promotion Code	

TOYS SC86013 PC5126 LC12380

**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, street address (P.O. boxes are not allowed under federal law), date of birth, and other information (including your Social Security or Tax Payer Identification Number) that allows us to identify you. We may also ask to see your driver's license or other identifying documents when appropriate.

**All Account terms are governed by the Cardmember Agreement sent with the Card. Account and Agreement terms are not guaranteed for any period of time; the issuer may change all terms, including APRs and fees, in accordance with the Agreement and applicable law.**

Terms and Disclosures		
Annual Percentage Rate for Purchases*	Signature	Platinum
	0.00%* fixed for the first six billing cycles. THEREAFTER <b>11.75%</b>	0.00%* fixed for the first six billing cycles. THEREAFTER <b>11.75% to 16.99%</b>
Other Annual Percentage Rates*	Balance Transfers: 11.75% Advances: 24.99% Delinquency Rate: 27.99%** fixed	Balance Transfers: 11.75% to 16.99% Advances: 24.99% Delinquency Rate: 27.99%** fixed
Variable Rate Information*	Your Annual Percentage Rate (APR) may vary monthly. The rate is determined by adding a margin to the Prime Rate.*** The margin used is as follows:	
	Purchases: 6.75% Balance Transfers: 6.75% Advances: 19.99%	Purchases: 6.75% to 11.99% Balance Transfers: 6.75% to 11.99% Advances: 19.99%
Grace Period	20-25 days for purchases only.	
Method of Computing the Balance for Purchases	Average Daily Balance Method (including new purchases).	
Minimum or Fixed Finance Charge	\$2.00 only in statement periods when interest is due. There may be an account management fee of \$3.00 per month if a voluntarily closed account carries a balance.	
Annual Fee	There is no annual membership fee.	
Other Fees	Cash Advance Fee: Convenience Check Advance Fee: Balance Transfer Fee: Cash Equivalent Fee: Late Payment Fee: Balances of \$0.01 up through \$99.99 Balances of \$100 up through \$249.99 Balances of \$250 and up Overlimit Fee: Foreign Transaction Fee:	3% of the transaction amount, \$10 minimum 3% of the transaction amount, \$10 minimum 3% of the transaction amount, \$10 minimum 3% of the transaction amount, \$10 minimum \$15 \$29 \$39 \$39 (Platinum only) Less than or equal to 3% of the amount of your transaction in U.S. Dollars.

This information is accurate as of 07/25/08 and may change. Please contact Cardmember Service at P.O. Box 6329, Fargo, ND 58125-6329 or call us at 866-613-2955 (TDD 888-352-6455) for any changes.

\*The 0% introductory rate does not apply to Balance Transfers, Cash Advances or other Advances as defined in the Cardmember Agreement and is valid for the first 6 billing cycles. The introductory APR will end early and increase to the APR for purchases if your Account is over the limit or closed, or to a Delinquency Rate APR if your account is delinquent as further described above and in the Cardmember Agreement. We apply payments to balances with lower APRs first.

\*Upon account opening, your APR will be dependent on your credit history.

\*\*The Delinquency APR will apply to all balances in the event the account is 60 days past due once or 30 days past due twice in any twelve-month period.

\*\*\*The Prime Rate used to determine your APR is a variable rate that is adjusted monthly based on the highest Prime Rate published in the "Money Rates" column of the Midwest Edition of *The Wall Street Journal* in the last 90 days.

The creditor and issuer of the Toyota Rewards Visa Card is Toyota Financial Savings Bank. The Card is available to U.S. residents only.

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

**Notice to 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 issuer, unless the issuer, 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 provisions. If you are a married Wisconsin resident, credit extended under this account will be incurred in the interest of your marriage or family. Married applicants must furnish Social Security number and the name and address of your spouse to Toyota Financial Savings Bank, P.O. Box 6329, Fargo, ND 58125-6329 within 15 days from the date you respond to this offer. If this credit account is opened, TFSB may give notice to your spouse.

**Notice to New York Residents:** New York residents may contact the New York State Banking Department at 877-226-5697 or by writing to the Research & Technical Development Assistant, 1 State Street, New York, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees, and grace periods.

**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.

Please detach along the perforated line.