

Request Your National Ski Patrol Rewards Visa® Credit Card

- 1% Cash Back
- Exclusive Rewards
- No Annual Fee



About You (Please Print Clearly)

_____-_____-_____- / ____-____-____- / ____-____-____-
 First Name M.I. Last Name Social Security Number Date of Birth

 Street Address / Billing Address - (No P.O. Boxes Accepted)

_____-_____-_____- / ____-____-_____- / ____-____-_____-
 City State ZIP

_____-_____-_____- / ____-_____-_____- / ____-_____-_____-
 Mother's Maiden Name (For Security Purposes) Home Phone (Including Area Code) Cell Phone (Including Area Code)

 Email Address

Are you a U.S. citizen or permanent resident? Yes No

Time at Residence: ____ Years ____ Months Monthly Housing \$ _____ Current Living Situation: Homeowner Renter Lives with Parents Other

Employer / Financial Information

_____-_____-_____- / ____-_____-_____- / ____-_____-_____-
 Occupation / Student Employer Name / School / Class Year

() _____ - _____ / _____ \$ _____
 Business Phone (Including Area Code) Extension Gross Annual Income*

Time with Employer: ____ Years ____ Months

*Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

Authorized User Information (Optional)

_____-_____-_____- / ____-_____-_____- / ____-_____-_____-
 First Name M.I. Last Name Relationship: Spouse Child Other

SIGN HERE

Signature of Applicant

Date

AGREEMENT: By signing above, I am applying for a credit card account from PartnersFirst Affinity Services, a division of Torrey Pines Bank (hereinafter "you" or "your") and confirm that I have read and agree to the terms and conditions governing my account. I certify to you that all of the information I have provided in this application is correct and complete, and that I am at least 18 years old and am either a permanent resident or citizen of the United States. I understand that approval of my application is subject to satisfying your credit standards. I authorize you to investigate and review my credit and employment histories and any other information in order to approve or decline this application, service my account and manage your relationship with me. If my application is approved, I understand that the exact amount of my credit line will be determined by you after review of my application and other information. I authorize you to answer questions about your credit experience with me and to share with others, to the extent permitted by law, information about me and my account and your credit experience with me. If my application is approved, I will receive a complete Cardholder Agreement with my credit card. I understand that, when I accept or use the credit card, I will be bound by each of the terms of the Credit Card Agreement, including all future revisions and amendments, and I agree to pay all charges incurred under such terms and other amounts due on the account. Arbitration: I understand that the Cardholder Agreement contains an Arbitration Provision that may limit my legal rights, including my right to go to court, to have a jury trial, and to participate in class actions. If married, I may apply for a separate account. I consent to and authorize you, any of your affiliates, or your agents to monitor and/or record any of my phone conversations with any of your representatives. This is not a business account. In addition, I authorize and direct you to include my name and contact information (including email address) on lists of credit card applicants and/or cardholders you provide to the organization sponsoring this credit card program. I understand that you will not share my personal financial information with this sponsor or any other third party, except that if the sponsor is a financial institution, I authorize you to provide it with information regarding the disposition of my application (approved, declined or withdrawn). I understand that I may revoke this consent at any time.

Balance Transfer Request (Optional)

Please allow 4 – 6 weeks for processing. Continue to pay all creditors until your balance transfer appears on your statement. If your balance transfer request exceeds your assigned credit line, we will elect to pay off creditors in the order in which they appear on your application. The minimum transfer amount is \$50.

\$ _____ / _____ - _____
 Transfer Amount Account Number Payable To Payable Address

\$ _____ / _____ - _____
 Transfer Amount Account Number Payable To Payable Address

\$ _____ / _____ - _____
 Transfer Amount Account Number Payable To Payable Address

Request Your Card Today!

Please return to PartnersFirst, P.O. Box 1525, Deposit, NY 13754-9986

NSP Division: Southern Event Date: 9/1/2009-12/31/2009
 Partner Code: NSP Invitation Code: 99-4186676
 ASC Code: ASCR11 Media Code: T1

Annual Percentage Rate (APR) for Purchases	A rate between Prime Rate ¹ plus 6.99% and 12.99% (The APR you receive will be based on your creditworthiness)
Other APRs	Balance Transfer APR: 0% for six months from the account open date, then the standard APR for purchases Cash Advance APR: 19.99% Penalty² APR: 27.99%
Variable Rate Information	Your APR for purchases transactions will vary. The rate is determined monthly by adding the following percentage points to the Prime Rate. Purchase Balances: Between 9.99% and 15.99%
Fixed Rate Information	Cash Advance Balances 19.99%
Grace Period for Repayment of the Balance of Purchases	At least 25 days when you pay your balance in full each month
Method of Computing the Balance of Purchases	Actual Daily Balance (including new purchases) ³
Annual Fees	None
Minimum Finance Charge	None
Transaction Fee for Purchases	None
Transaction Fee (finance charge) for Domestic Cash Advances (including convenience checks):	3% of the transaction amount, minimum of \$5.00 and maximum of \$300.00
Transaction Fee (finance charge) for Foreign Country Cash Advances (including convenience checks):	4% of the transaction amount, minimum of \$5.00 and maximum of \$1,000.00
Transaction Fee (finance charge) for Balance Transfers:	3% of the transaction amount, maximum of \$300.00
Foreign Transaction Fee (finance charge):	3% of each transaction conducted outside of the United States
Grace Period for Cash Advances and Balance Transfers:	None
Late Payment Fee:	\$15 ⁴
Overlimit Fee:	\$10 ⁵

¹ Prime Rate as published by The Wall Street Journal in effect on the last business day of each calendar month (available online at www.WSJ.com).

² If you are late making a payment, any rates not exceeding the Penalty Rate may change to the same rate and type as the Penalty Rate. See Cardholder Agreement for details.

³ For each day in the billing cycle, we take your beginning balance (including the previous day's periodic finance charges), add any new transactions or other debits, and subtract any payments or other credits. This gives us that day's Daily Balance. We multiply this Daily Balance by the Daily Periodic Rate, which corresponds to an Annual Percentage Rate, to get your Daily Periodic Finance Charges. We then add these Periodic Finance Charges to your Daily Balance to get the beginning balance for the next day. To get your total Periodic Finance Charges for any Billing Cycle, we add all the Daily Periodic Finance Charges and round the sum to the next highest cent. We do this calculation separately for each feature such as Purchases, Cash Advances, and Promotional Balances. Finance charges begin to accrue on all items debited to your account (including fees and charges) as of the transaction date. However, you will have a grace period on purchases and will not pay a periodic finance charge on purchase balances in any given billing cycle if you pay your Current Balance in full by the Payment Due Date that falls within that billing cycle. There is no grace period for Cash Advances or other non-purchase balances.

⁴ After a grace period of 15 days.

⁵ If the account balance exceeds the credit limit by \$500 or 120%, whichever is less.

Special Offer: In order to qualify for the \$50 cash back statement credit, you must be approved and make qualifying purchases totaling \$100 within the first 60 days of account open date. Offer valid for new cardholders through this promotion only. Not valid for existing National Ski Patrol Rewards cardholders. This promotion is offered and administered by PartnersFirst. Offer to apply expires on December 31, 2009.

Balance Transfers: Balance transfers accrue periodic finance charges at the same APR as purchases as disclosed above, but are not given an interest free grace period and will be assessed a Transaction Fee as disclosed above. You may not request balance transfers of existing obligations you owe us or our affiliates. If your application is approved and you request a balance transfer, you authorize us to bill your approved PartnersFirst credit card account for the amount(s) listed on your transfer request. Your other credit card accounts will not be closed even if you transfer your entire balance. Please contact the other credit card issuers directly to close the other accounts. If you request a balance transfer that would cause your account to exceed its assigned credit limit, we may, at our option, either: (i) post the entire balance transfer request to your account and assess an overlimit fee; (ii) post only a portion of the balance transfer requested to your account up to the amount of credit available under the credit limit; or (iii) refuse to process the entire balance transfer requested. We will advise you if we do not or are unable to process your transfer request for any reason. We are not responsible for any charges billed to you by other creditors for the transfers. The balance transfer promotional APR duration is six months from the account open date.

Rewards: Earn 1 point for every dollar spent on net retail purchases. You will not earn points on Balance Transfers, Cash Advances and Convenience Checks transactions or fees and finance charges. Points don't expire as long as your account is open, and you use your credit card every 24 months. Points also expire six months from account closure date. The minimum redemption level is 2000 points. You cannot redeem points for rewards if you are overlimit, bankrupt, credit revoked, currently past due or there is a fraud status on your account.

California Residents: Applicants: 1) may, after credit approval, use the credit card account up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **Ohio Residents:** Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws. **New York and Vermont Residents:** PartnersFirst may obtain at any time your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1-877-226-5697) for a comparative list of credit card rates, fees, and grace periods. **Married Wisconsin Applicants:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case if Errors or Questions About Your Bill If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us within three business days before the automatic payment is scheduled to occur.

Your Rights and Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected your error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are no in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct. Special Rules for Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Complete details, including restrictions, limitations and exclusions, will be available when you become a cardmember. For information about your application, please call 1-866-450-1402.

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