

# You chose to bank with us for a reason...

**We're giving you one more** – A Visa® Platinum Card with everything you need.

## Personalized Service –

You have the support of your local financial institution.

- **Online** access to your account.
- **Call** our specialized VIP Customer Service Department 24x7.
- **Come in** to receive a little extra help.

## Reward Yourself –

*Would you like some gifts with your groceries?*

*Perhaps a trip to the beach with your dry cleaning?*

With every Visa Platinum Card purchase, you can earn points toward your favorite rewards!

- Earn one point for every dollar in net retail purchases.
- You can redeem points for merchandise, rental cars, cruises, hotels and airline travel with fewer restrictions and **no blackout dates**.  
**There's no cap to how many points you can earn!**
- For a full list of ways your card can pay you back, visit [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com) and click on "Browse".

- Please print **ALL PAGES** of this document.
- Each applicant should fill out the application and sign.
- Signed application should be mailed to:  
NEW ACCOUNTS CENTER  
PO BOX 31537 TAMPA FL 33631-3537
- OR, use the PrePaid Business Reply Envelope. Please follow the supplied directions to prevent papers from separating during transit. Remember to tape the Business Reply Envelope closed.
- OR, fax the completed Application to 813-202-8734.
- Applicant should keep the Important Disclosures for the Rates, Fees or Terms associated with this program.
- Applicant should keep this page as an overview.

## Worldwide Acceptance –

If you're going across town or around the world, you'll enjoy more shopping, more fine restaurants, and more travel opportunities with your Visa Platinum Card because your credit card works at millions of places that accept Visa credit cards. Make your new Visa Platinum Card your constant traveling companion and you'll always have instant credit at your fingertips.

## Security Programs –

We take your security very seriously. That's why your Visa Platinum Card has multiple layers of cardholder protection that gives you an extraordinary level of security. You can feel confident no matter how you use it.

- **Verified by Visa** - Activate your card for this service and create your personal password for online purchasing protection.
- **Zero Liability Policy** - Your liability for unauthorized transactions is \$0. Promptly notify us and you pay nothing.
- **Identity Theft Assistance** - If you suspect that your identity has been stolen, call 1-866-ID-HOTLINE to get access to free and confidential assistance.
- **3-Digit Code** - On the back of your Visa Platinum Card, you'll find a special 3-digit code (also called Cardholder Verification Value or CVV2), designed to provide an additional layer of internet and telephone fraud protection.

## Travel Benefits –

For protection while traveling, your Visa Platinum Card automatically provides you and your family with Travel Accident Insurance and Auto Rental Collision Damage Waiver



Score  
Card



Please see important terms, rates, and fees in the **Important Disclosures**.  
 In accordance with federal law, all financial institutions are required to obtain, verify, and record information that identifies each person who opens an account.

## APPLICANT (As an applicant, I will be financially responsible for all charges made on the account.)

First Name		Middle Initial	Last Name		
Current Street Address	Apt/Unit Number	City	State	Zip Code	
Previous Street Address <small>(If less than 2 years at current address)</small>	Apt/Unit Number	City	State	Zip Code	
( )	( )	( )			
Home Phone	Cell Phone	Work Phone		<input type="checkbox"/> Rent <input type="checkbox"/> Own	
- -	- -	\$	\$		
Social Security Number	Date of Birth	Gross Monthly Income*	Monthly Housing Payment		
Employer	Occupation/Title		Number of Years		
E-mail Address		Mother's Maiden Name <small>(For Security Purposes Only)</small>			

## CO-APPLICANT (As a co-applicant, I will be financially responsible for all charges made on the account.)

First Name		Middle Initial	Last Name		
Current Street Address	Apt/Unit Number	City	State	Zip Code	
Previous Street Address <small>(If less than 2 years at current address)</small>	Apt/Unit Number	City	State	Zip Code	
( )	( )	( )			
Home Phone	Cell Phone	Work Phone		<input type="checkbox"/> Rent <input type="checkbox"/> Own	
- -	- -	\$	\$		
Social Security Number	Date of Birth	Gross Monthly Income*	Monthly Housing Payment		
Employer	Occupation/Title		Number of Years		

Relationship to Applicant \_\_\_\_\_

E-mail Address \_\_\_\_\_

\*Alimony, child support, or separate maintenance income need not be provided if you do not wish it to be considered as a basis for repaying this obligation.

## AUTHORIZED USER

(Not financially responsible for charges made on the account.)

Name \_\_\_\_\_

Relationship to Applicant \_\_\_\_\_

## BALANCE TRANSFER

Account Number	Name of Creditor		
Payment Address	City	State	Zip
Amount of Transfer <b>(Minimum transfer of \$500)**</b>			
<small>**Please see <b>Important Disclosures</b> for further information.</small>			

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# \_\_\_\_\_

**Please read the following carefully before signing:** This application is submitted to obtain a VISA Credit Card. I/We certify that all information I/We have supplied is accurate and complete. I/We agree that inquiries may be made to verify information and that a credit bureau report may be obtained. I/We agree to be bound by the terms and conditions of the Cardholder Agreement you send me. I/We acknowledge that I/We have received the Important Disclosures. If this is a joint application, the undersigned agrees to be jointly and severably liable for any and all credit extended from time to time. Information about my/our account may be reported to the credit bureaus.

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

Applicant Signature

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

Co-Applicant Signature

# IMPORTANT DISCLOSURES

This program is issued and administered by TCM Bank, N.A.  
 Information on this disclosure was accurate as of January 1, 2011. The variable rates, the fees, and the terms are subject to change.  
 To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A., P.O. Box 31537, Tampa, FL 33633.

## Interest Rates and Interest Charges:

<b>Annual Percentage Rate (APR) for Purchases:</b>	<b>9.99% to 15.99%</b> , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
<b>APR for Balance Transfers:</b>	<b>0% Introductory APR</b> applies for the first six billing cycles after account opening. <b>When the Introductory Period ends, the APR is 9.99% to 15.99%</b> , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
<b>APR for Cash Advances:</b>	<b>21.99%</b> . Your APR will vary with the market based on Prime Rate.*
<b>Penalty APR and When It Applies:</b>	<b>24.99%</b> . This APR may be applied to your account if you: a) make a late payment, b) make a payment that is returned unpaid, c) go over your credit limit. Your APR will vary with the market based on Prime Rate.* <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, the Penalty APR may apply indefinitely to future transactions. If we do not receive any minimum payment within 60 days of the due date, the Penalty APR will apply to all outstanding balances and future transactions on your Account. However, if we receive six consecutive minimum payments when due, beginning with the first payment due after the increase, the Penalty APR will stop being applied to outstanding balances and future transactions, effective with the next minimum payment due.
<b>How to Avoid Paying Interest on Purchases:</b>	Your due date is at least 25 days after the close of each billing cycle. You will not be charged interest on purchases and balance transfers if you pay your entire balance by the due date each month. You will be charged interest on cash advances from the transaction date.
<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 Federal Reserve Board:</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

## Fees:

<b>Annual Fee:</b>	<b>None.</b>
<b>Transaction Fees:</b> Balance Transfer: Cash Advance: Foreign Transaction:	<b>3%</b> of each balance transferred. Waived for balance transfers at time of account opening. Either <b>\$5</b> or <b>3%</b> of each cash advance, whichever is greater. If the merchant is outside of the U.S., the fee is: a) <b>1%</b> of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) <b>0.8%</b> of the U.S. dollar amount of the transaction, if made in U.S. dollars.
<b>Penalty Fees:</b> Late Payment: Returned Payment:	Up to <b>\$35.</b> Up to <b>\$35.</b>
<b>OverLimit Fee:</b>	<b>None.</b>

**How Will We Calculate Your Balance:** We use a method called "Average Daily Balance (including new transactions)." An explanation will be provided in your Cardholder Agreement.

**Loss of the Introductory APR for Balance Transfers:** If you make a late payment, or make a payment that is returned, we may end your Introductory APR for Balance Transfers and apply the Penalty APR.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

\*The Prime Rate used to determine your APR for a billing period is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st day is not a business day, the preceding business day) of the prior month. Your APR will increase if the Prime Rate increases. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 6.74% to 12.74%, based on your creditworthiness; for Cash Advances is 18.74%; and for Penalty Pricing is 21.74%.

**NOTICE:** You agree that we may obtain and use consumer credit reports and exchange credit information in connection with this offer and any update, renewal or extension of credit we may extend to you. If you request, we will inform you whether any credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report. As permitted by law, we may share account and other information as well as information contained in your Application and in any credit report on you, with any TCM Bank affiliates and others. Complete details regarding our rights to share information will be provided to you after an account is established. You agree that we will consider this an Application for a Visa account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account. You must be at least 18 years old to qualify (19 in AL and NE; 21 in MS). Married applicants may apply for separate credit.

**Anti-Terrorism:** 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. To process the Application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.

**Arbitration:** Your credit card agreement will contain a provision under which any disputes you have with us may be resolved by binding arbitration. Arbitration replaces your right to go to court, including the right to a jury trial, and the right to participate in a class action or similar proceeding. Please read the "Arbitration" section of your Cardholder Agreement carefully.

**State Laws Require the Following Notices:** California Residents: A married applicant may apply for a separate account. After approval, each applicant shall have the right to use this account to the extent of the credit limit set by the creditor and each applicant may be liable for the amount extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative listing of credit card rates, fees and grace periods. 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. Married Wisconsin Residents: Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a

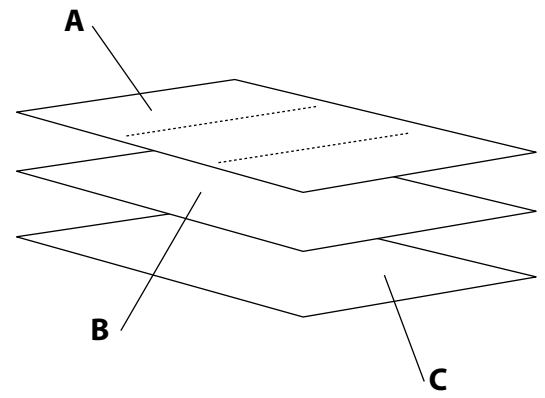
copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

**Applicable Law:** The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Florida, as well as the applicable laws and regulations of the United States of America.

**Balance Transfer Disclosures:** You agree to allow approximately 30 days for us to process your application and transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other credit cards until they notify you that the balances have been transferred. Payment of the amount(s) authorized by you may or may not satisfy an outstanding balance(s) on the designated accounts. You will continue to be responsible for those balances. In the event that your request(s) exceed the amount of your credit line, TCM Bank will make every effort to fulfill your request(s), but may decline to process one or more requests and/or may complete one request in a partial amount. The minimum balance transfer amount will not be less than \$500. The payment and transfer of balances are contingent upon approval by the bank and receipt of complete, legible balance transfer requests. Balance transfers may not be used to make payments toward amounts you owe TCM Bank or company account(s). Transfer requests to cash or to yourself can not be processed.

**Fold on the Dotted Lines below to create Business Reply Envelope**  
**Follow the Steps below for the correct folding process.**

- **DO NOT** use excessive amounts of tape when closing the envelope, as it might delay the processing of your application.
- **DO NOT** use industrial tape to close envelope, only use office tape.

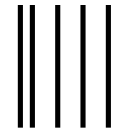


**A.** Business Reply Envelope (Created Once Folded)  
**B.** Blank Sheet of Paper (Aide the Privacy of your Information)  
**C.** Your Completed Application

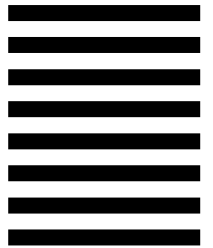
**STEP 1:** FOLD THIS PANEL DOWN (INSIDE)

TAPE HERE  
 TAPE HERE

TAPE HERE  
 TAPE HERE



NO POSTAGE  
 NECESSARY  
 IF MAILED  
 IN THE  
 UNITED STATES



**BUSINESS REPLY MAIL**  
 FIRST-CLASS MAIL PERMIT NO. 323 TAMPA, FL

**POSTAGE WILL BE PAID BY ADDRESSEE**

**NEW ACCOUNTS CENTER**  
**PO BOX 31537**  
**TAMPA FL 33633-1202**

TAPE HERE

TAPE HERE



TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED

- STEP 2:** FOLD THIS PANEL UP TO MAKE OUTSIDE (BACK)  
**STEP 3:** TAPE TOP CLOSED WHERE IT SAYS "TAPE HERE" (DO NOT USE INDUSTRIAL TAPE)  
**STEP 4:** TAPE ON BOTH ENDS (DO NOT USE INDUSTRIAL TAPE)  
**STEP 5:** DO NOT STAPLE CLOSED

TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED