

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

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

## Personal Service and Hometown Convenience –

- **Come in** to our branch to receive a little extra help.
- **Call** VIP Customer Service by phone. We have live representatives located in the U.S. available 24/7.
- **Online** account access at [mycardstatement.com](http://mycardstatement.com).

## Reward Points –

Would you like some gifts with your groceries?  
Perhaps a trip to the beach with your dry cleaning?

- Earn one point for every net dollar you spend.
- Redeem points for merchandise, rental cars, cruises, hotels and airline travel.
- Airline tickets good on any airline with no blackout dates.

Visit [ScoreCardRewards.com](http://ScoreCardRewards.com) for more details.

## 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.

- **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.
- **Verified by Visa** - Activate your card for this service and create your personal password for online purchasing 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.

## Worldwide Acceptance –

If you're going across town or around the world, you'll enjoy more shopping, more restaurants, and more travel opportunities with our community bank Visa Platinum Card because your credit card works anywhere Visa is accepted.

- Please print **ALL PAGES** of this document.
- Each applicant should fill out the application and sign it.
- Signed application should be mailed to:  
NEW ACCOUNTS CENTER  
P.O. 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.



# IMPORTANT DISCLOSURES

This program is issued and administered by TCM Bank, N.A.

Information on this disclosure was accurate as of October 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 33631.

## 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 applies for the first six billing cycles after account opening. When the Introductory Period ends, the standard 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>Paying Interest:</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, or the first day of the billing cycle in which it is posted to your account, whichever is later.
<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>Over Limit Fee:</b>	<b>None.</b>

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

**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.

**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 and for Cash Advances is 18.74%.

**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. 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.

**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.

**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.

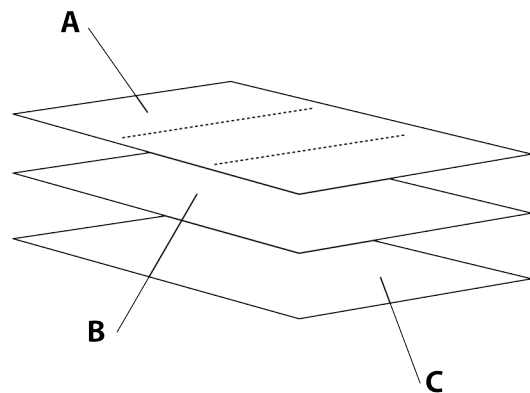
**Balance Transfer Disclosures:** You agree to allow approximately 30 days for us to process your application and transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other

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.

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



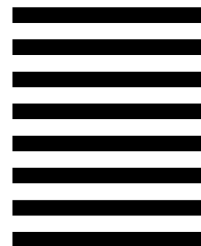
- A. Business Reply Envelope (Created Once Folded)
- B. Blank Sheet of Paper (Aids the Privacy of your Information)
- C. Your Completed Application

TAPE HERE  
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TAPE HERE  
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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 33631-3537

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