

Our Platinum Edition Visa[®] credit card

with hometown convenience, worldwide acceptance, and great benefits.

NO ANNUAL FEE AND 0% INTRO APR

for 12 months on purchases and balance transfers. After that, a variable APR, currently 11.24%-21.24% will apply.*



No Penalty APR and Low Interest Rates*

- ▶ Low APR between 11.24% and 21.24%, based on your credit-worthiness*



24/7 Personal Customer Service

- ▶ Call the Customer Contact Center 24/7. Representatives are located in the U.S. and are dedicated to providing you with personal service, the kind you receive when you come into our branch.
- ▶ Stop by our branch for a little extra help.
- ▶ Manage your account online and go paperless.



Card Security

Your Platinum Edition Card has multiple layers of cardholder protection so you can feel confident when you use it.

- ▶ Chip Card Security
- ▶ Zero Fraud Liability
- ▶ Fraud Monitoring
- ▶ Text and Email Fraud Alerts
- ▶ Identity Theft Assistance



Travel Benefits & More

- ▶ Travel Accident Insurance¹
- ▶ Auto Rental Collision Damage Waiver²
- ▶ Cell Phone Protection³
- ▶ Purchase & Extended Protection
- ▶ Travel & Emergency Assistance

For more information visit CardBenefitServices.com or call 1-866-894-8569.

1.

Please print ALL PAGES of this document. Once completed, please sign and mail the application.

2.

Mail to:
NEW ACCOUNTS CENTER
P.O. BOX 31537
TAMPA, FL 33631 - 3537

3.

You can use the provided pre-paid Business Reply Envelope. Follow the supplied directions to prevent papers from separating during transit. Remember to tape envelope closed.

4.

Applicant should keep the Important Disclosures for the terms, rates or fees associated with this program.



HOMETOWN CONVENIENCE | WORLDWIDE ACCEPTANCE | GREAT BENEFITS

¹ Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

*See Important Disclosures. Subject to credit approval. This card is issued by TCM Bank, N.A.

² To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage.

³ Certain terms, conditions and exclusions apply. To learn more about this benefit or to file a claim, visit CardBenefitServices.com or call 1-866-894-8569.

IMPORTANT DISCLOSURES

This program is issued and administered by TCM Bank, N.A. Information on this disclosure was accurate as of February 1, 2019. Before you submit your application, please read through these Important Disclosures, which contain additional information about rates, fees, and other costs, as applicable. 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. Each applicant must be at least 18 years of age.

Interest Rates and Interest Charges:

Annual Percentage Rate (APR) for Purchases:	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, the standard APR will be 11.24% to 21.24% based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Balance Transfers:	0% Introductory APR applies for twelve billing cycles from date of account opening. After that, the standard APR will be 11.24% to 21.24% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Cash Advances:	24.24% . Your APR will vary with the market based on Prime Rate.*
How to Avoid Paying Interest on Purchases:	Your due date is at least 23 days after the close of each billing cycle. You will not be charged interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau:	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 http://www.consumerfinance.gov/learnmore .

Fees:

Annual Fee:	None.
Transaction Fees: Balance Transfer: Cash Advance: Foreign Transaction:	Either \$5 or 3% of each balance transferred, whichever is greater. Either \$5 or 3% of each cash advance, whichever is greater. If the merchant is outside of the U.S., the fee is: a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 0.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
Penalty Fees: Late Payment: Returned Payment:	Up to \$39 . Up to \$39 .
Over Limit Fee:	None.

Loss of the Introductory APR: If you make a late payment we may end your Introductory APR for Purchases and Balance Transfers and apply the standard Purchase and Balance Transfer APR.

How We Will 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 Employee Rate: If you are eligible for the Employee Rate Program, you will receive a 11.24% variable APR. In the event your current employment ends, we will apply the standard APR then in effect, based on your creditworthiness.

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

*We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed in The Wall Street Journal on the last business day of the calendar month prior to your statement closing date (for example, if your statement closed on March 15, we would use the Prime Rate in effect on February 28 for your current statement period that covers February 16 – March 15 period). APRs shown here are based on the 5.50% Prime Rate in effect on February 1, 2019. 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 5.74% to 15.74%, 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. 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 Department of Financial Services at 1-800-342-3736 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.

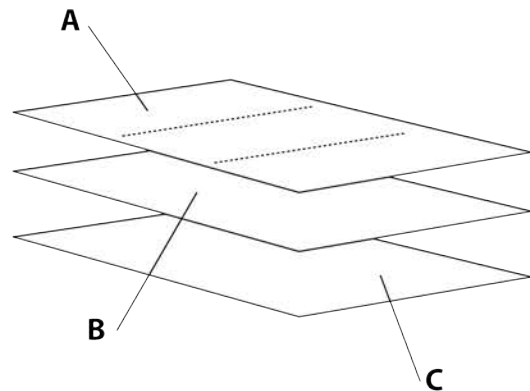
Balance Transfer Disclosures: You agree to allow approximately 30 days for us to process your application and transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other credit cards until they notify you that the balances have been transferred. If the amounts you request to be transferred do not satisfy the outstanding balance(s) on the designated accounts, you will continue to be responsible

for those balances. The total amount of your balance transfer request cannot exceed the amount of your credit line. You may not transfer balances from other accounts issued by TCM Bank. Transfer requests to cash or to yourself can not be processed. The payment and transfer of balances are contingent upon approval by the bank and receipt of complete, legible balance transfer requests.

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)



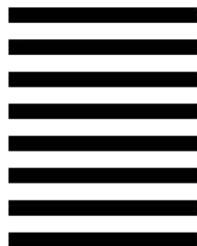
- A. Business Reply Envelope (Created Once Folded)
- B. Blank Sheet of Paper (Aids the Privacy of your Information)
- C. Your Completed Application

TAPE HERE
TAPE HERE

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