

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.

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 yourself can not be processed. Payments to this account will first be applied to balances with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.

IMPORTANT DISCLOSURES

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

Information on this disclosure was accurate as of April 1, 2009. 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



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Annual Percentage Rate (APR) for Purchases	Standard Variable APR is 9.99%, 12.99% or 15.99%,* determined based on your creditworthiness.
Balance Transfer APR	0% Introductory APR applies for the first six months after account opening. When the Introductory Period ends, the Standard Variable APR for Balance Transfers is 9.99%, 12.99% or 15.99%,* determined based on your creditworthiness. The Introductory Period will end sooner if your account defaults.
Other APRs	Cash Advance APR: 21.99% variable.* Accounts Not in Good Standing: 20.49% variable for Default Rate Level 1 accounts and 29.99% variable for Default Rate Level 2 accounts (see explanation below).**
Variable APR Information	For each billing period, the APR is determined by adding a margin to the Prime Rate*. The margin for the Standard Variable APR is: 3.99%, 6.99%, or 9.99% for Purchases and Balance Transfers; 15.99% for Cash Advances, 14.49% for Default Rate Level 1 accounts, and 23.99% for Default Rate Level 2 accounts. Rates will never be less than: 9.99%, 12.99% or 15.99% for Purchases and Balance Transfers, 21.99% for Cash Advances, 20.49% for Default Rate Level 1 accounts and 29.99% for Default Rate Level 2 accounts.**
Grace Period for Purchases	Not less than 25 days.***
Balance Computation Method	Average Daily Balance (including new purchases).
Minimum Finance Charge	\$0.50, when a finance charge is assessed.
Transaction Fee for Cash Advances	3% of each cash advance; \$5 minimum and no maximum.
Other Fees	Annual Membership Fee: \$0. Balance Transfer Fee: 3% of each balance transferred; \$5 minimum and no maximum. Waived for balance transfers at time of account opening. Overlimit Fee: \$39 for the first occurrence and each subsequent billing period that the account is over limit. Late Payment Fee: \$19 on balances less than \$100; \$29 on balances \$100 and over but less than \$250; \$39 on balances of \$250 or more. For Default Rate Level 2 accounts, \$39 on any balance amount.
International Transaction Fee	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.

*The Prime Rate used to determine your APR for the billing period ending in any month is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st is not a business day, the preceding business day) of the prior month. If more than one U.S. Prime Rate is published, we may choose the highest rate.

**If your account becomes more than 45 days past due, your APR will increase as follows: a margin of 14.49% will be added to the Prime Rate ("Default Rate Level 1") and will be applied to your account balance beginning with the statement

cycle of this delinquency. If your account becomes more than 75 days past due, your APR will increase as follows: a margin of 23.99% will be added to the Prime Rate ("Default Rate Level 2") and will be applied to your account balance beginning with the statement cycle of this delinquency. Your account will be reviewed thereafter but may not return to your previous rate.

***The grace period is the monthly billing period, the length of which varies depending upon the number of days in the billing period. There is no finance charge on purchases for any billing period if you start the billing period with a previous balance

of zero or if payments and credits applied against the purchases previous balance during the billing period are at least as much as the amount of the purchases previous balance at the beginning of the billing period. There is no grace period on Cash Advances.

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,