

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.

IMPORTANT DISCLOSURES

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

Information on this disclosure was accurate as of November 15, 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.

Interest Rates and Interest Charges:

Annual Percentage Rate (APR) for Purchases:	9.99% to 15.99% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Balance Transfers:	0% Introductory APR applies for the first six billing cycles after account opening. When the Introductory Period ends, the APR is 9.99% to 15.99% , based on your creditworthiness. Your APR will vary with the market based on Prime Rate.*
APR for Cash Advances:	21.99% . Your APR will vary with the market based on Prime Rate.*
Penalty APR and When It Applies:	24.99% . This APR may be applied to your account if you: a) make a late payment, b) make a payment that is returned, c) go over your credit limit. Your APR will vary with the market based on Prime Rate.* How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due and during that time period do not exceed your credit limit and do not have any payments returned.
How to Avoid Paying Interest on Purchases:	Your due date is at least 25 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. You will be charged interest on cash advances and balance transfers from the transaction date.
Minimum Interest Charge:	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal reserve Board at http://www.federalreserve.gov/creditcard .

Fees:

Annual Fee:	None.
Transaction Fees:	
Balance Transfer:	Either \$5 or 3% of each balance transferred, whichever is greater. Waived for balance transfers at time of account opening.
Cash Advance:	Either \$5 or 3% of each cash advance, whichever is greater.
Foreign Transaction:	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:	\$19 on balances less than \$100; \$29 on balances \$100 and over but less than \$250; \$39 on balances of \$250 or more. For accounts in Penalty Pricing, \$39 on any balance amount.
Returned Payment:	\$39 .
OverLimit Fee:	None.

How Will We Calculate Your Balance:

We use a method called “Average Daily Balance (including new purchases).”

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 highest U.S. Prime Rate published in the Wall Street Journal in the 30 day period which ends on the 1st day of the prior month before your billing cycle Closing Date. Your APR will increase if the Prime Rate increases. For example, if your billing cycle Closing Date is November 4th, we will use the highest Prime Rate published 9/2 through 10/1.

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%.