

Put your money where your values are.

Support independent community banking by opening a One PacificCoast Bank Personal Visa® Platinum credit card.*



Beneficial Banking

One PacificCoast Bank takes a triple-bottom-line approach to community and environmental banking. We believe that a healthy environment is necessary for economic prosperity and that banks can be a catalyst for improving our communities by providing fair, transparent, and sustainable banking products and services.

Carry the Visa credit card that creates change through economic action.

Put Your Money to Work

We understand that you need to buy goods and services and we want to give you a card that will put the dollars you spend to good use. Your purchasing power can contribute to a more sustainable economy - from the businesses you support to the credit card you use. A percentage of every purchase made using your card furthers our mission to support people and the planet.

Make purchases with your One PacificCoast Bank credit card, and earn valuable points good for merchandise and travel rewards.

Visit www.ScoreCardRewards.com for more details.

Security Programs

We take your security very seriously. That's why your Visa Platinum credit card has multiple layers of cardholder protection. Our *Zero Liability Policy* means that when you promptly notify us of unauthorized transactions, you pay nothing. And *Identity Theft Assistance* is always available at 1-866-ID-HOTLINE.

*One PacificCoast Bank, FSB, has partnered with TCM Bank, N.A. to offer the Visa Platinum credit card. TCM Bank, N.A. is owned by ICBA Bancard, a subsidiary of the Independent Community Bankers of America.

**See Important Disclosures for current terms, rates, and fees.

Apply Today

Show your support for community banking by opening a One PacificCoast Bank Visa Platinum credit card today.

Our Visa Platinum credit card offers the following features:

- No annual fee**
- 0% Introductory APR on balance transfers**
- Low variable APR**
- Accepted worldwide at more than 24 million locations
- Rewards Bonus Points - visit www.ScoreCardRewards.com
- Verified by Visa®



- 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.



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 (If less than 2 years at current address)		Apt/Unit Number		City State Zip Code	
()		()		()	
Home Phone		Cell Phone		Work Phone	
- -		- -		- -	
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 (For Security Purposes Only)			

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 (If less than 2 years at current address)		Apt/Unit Number		City State Zip Code	
()		()		()	
Home Phone		Cell Phone		Work Phone	
- -		- -		- -	
Social Security Number		Date of Birth		Gross Monthly Income* Monthly Housing Payment	
Employer		Occupation/Title		Number of Years	
Relationship to Applicant					
E-mail Address					

BALANCE TRANSFER

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

AUTHORIZED USER

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

Name
Relationship to Applicant

PIN #	382549- 1011 - SC301												CSRID				

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 _____ **X** _____
 Applicant Signature Date Co-Applicant Signature Date

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:

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 standard 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.*
Paying Interest:	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.
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: Cash Advance: Foreign Transaction:	3% of each balance transferred. Waived for balance transfers at time of account opening. 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 \$35. Up to \$35.
Over Limit Fee:	None.

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.

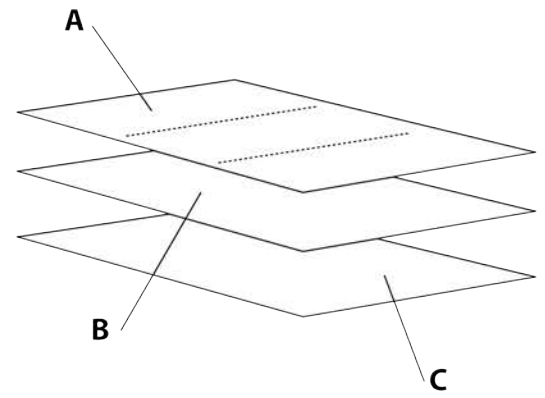
Applicable Law: The above rates and fees are governed, as are your Cardholder Agreement and Account, by the laws and regulations of the State of Florida, as well as the applicable laws and regulations of the United States of America.

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.

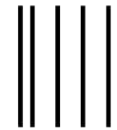


A. Business Reply Envelope (Created Once Folded)
B. Blank Sheet of Paper (Aids the Privacy of your Information)
C. Your Completed Application

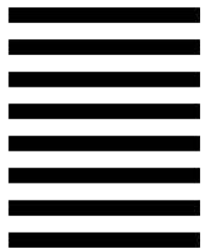
STEP 1: FOLD THIS PANEL DOWN (INSIDE)

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 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