

# Sustainable business should be everybody's business.



Our Visa® Platinum business credit card has everything you need, and best of all, it's offered by One PacificCoast Bank, FSB\*, the financial institution whose social and environmental goals are aligned with your own. Our Visa Platinum business credit card supports positive change through economic action. We want to provide tools for your business to succeed, while strengthening our communities - that's why we're offering this Visa card program.

## 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 communities by providing fair, transparent, and sustainable banking products and services.

## Carry the Visa credit card created for businesses in our community.

Choose the option that is best for your business:

### Platinum Edition

Receive our most competitive APR with our Platinum Edition Business credit card. Whether it's office supplies or dinner with a client, you'll be able to use your Platinum Edition credit card for your business purchases.

### Platinum Rewards

Make purchases with your Platinum Rewards Business credit card, and earn valuable Bonus Points good for merchandise and travel awards. Earn points when you order from the office supply store, buy software online, pay for a client lunch or dinner, rent a car or buy airline tickets. Redeem those valuable Bonus Points for merchandise and travel rewards.

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

## Apply Today

Support like-minded businesses by opening a One PacificCoast Bank Business Visa Platinum credit card.\*

### Our Visa Platinum credit card offers the following features:

- No annual fee\*\*
- 0% Fixed Introductory APR for purchases and balance transfers\*\*
- Low variable APR\*\*
- Accepted worldwide at more than 24 million locations
- Multiple layers of security to protect you



- 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 Business Card Pricing Information for the Rates, Fees or Terms associated with this program.
- Applicant should keep this page as an overview.

\*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 Business Card Pricing Information for current terms, rates, and fees.



Choose One:  Platinum Edition  
 Platinum Rewards  
*(If no box is checked, you will be considered for the Platinum Edition card.)*

Please see *terms, rates, and fees* in the **Business Card Pricing Information**

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 may ask for identifying documents from you as well.

## Information About the Business

Legal Name of the Business			Company Name (DBA Name)		
Business Street Address			Suite Number		
City		State		Zip Code	
( )					
Business Phone Number			Business Website		
( )					
Contact Person		Phone Number		E-Mail Address	
Federal Tax Identification Number			Service Provided/Nature of Business		
\$					
Annual Business Revenue	Number of Years in Business Under Current Owner	Number of Employees	State of Legal Formation	Type of Ownership:	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Other

## Principal 1 *(As a Principal, I will be financially responsible for ALL charges made on the account)*

For purposes of Regulation O, please indicate whether you're an Insider of TCM Bank, N.A.\*\*  Yes  No

First Name		Middle Initial	Last Name		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Business Title
					\$	
Home Street Address			Unit Number		Monthly Payment	
City		State		Zip Code		
Social Security Number			Date of Birth (MM/DD/YYYY)		Mother's Maiden Name	
( )			( )			
Home Phone Number		Work Phone Number		Cell Phone Number		Monthly Income*

## Principal 2 *(As a Principal, I will be financially responsible for ALL charges made on the account)*

For purposes of Regulation O, please indicate whether you're an Insider of TCM Bank, N.A.\*\*  Yes  No

First Name		Middle Initial	Last Name		<input type="checkbox"/> Own <input type="checkbox"/> Rent	Business Title
					\$	
Home Street Address			Unit Number		Monthly Payment	
City		State		Zip Code		
Social Security Number			Date of Birth (MM/DD/YYYY)		Mother's Maiden Name	
( )			( )			
Home Phone Number		Work Phone Number		Cell Phone Number		Monthly Income*

\*Alimony, child support, or separate maintenance income need not be provided if you do not wish it to be considered as a basis for repaying this obligation.

\*\*TCM Bank requests this information in order to comply with Regulation O which governs any TCM extension of credit to a TCM "Insider" and any Insider's "Related Interest". A TCM Insider is an executive officer, director, or principal shareholder of TCM, ICBA, ICBA Services Network, or Bancard. A Related Interest is any company controlled by an Insider.

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CSRID

RIF #

**Please read the following carefully before signing:** You, the undersigned, as an individual and as an Officer of the Business with authority to bind the Business, (a) are requesting TCM Bank, N.A. to open a VISA credit card account in the name of the Business, (b) **are representing that all cards issued on the account will only be used for commercial or business purposes**, (c) are agreeing to be jointly and severally liable with the Business for all charges to the account, (d) are certifying that all information supplied in or with the Application is accurate and complete, (e) are agreeing that inquiries may be made to verify information, that a credit bureau report may be obtained and that information regarding the account may be reported to the credit bureaus, (f) are requesting TCM Bank, N.A. issue cards as you direct above or as you direct in the future. You agree to be bound by the terms of the Business Card Terms and Conditions, and the Business Card Loan Agreement. **You understand and agree that by signing below, you will have personally guaranteed any and all credit extended under the account now or in the future.**

X

Principal 1 Signature

Date

X

Principal 2 Signature

Date

## List employees who you wish to receive cards:

Type	Name to Appear on Card	Social Security Number	Amount Requested
Principal 1	_____	_____	_____
Principal 2	_____	_____	_____
Authorized User 1*	_____	_____	_____
Authorized User 2*	_____	_____	_____
Authorized User 3*	_____	_____	_____
Authorized User 4*	_____	_____	_____

*\*Authorized Users are not financially responsible for charges made on the account.*

TOTAL OF CREDIT LINES REQUESTED: \$ \_\_\_\_\_  
 The Total must include all Balance Transfers.  
**For credit card lines of \$25,000 or more, additional documentation may be required.**

### Additional Information

If you have existing consumer or business credit card(s) issued by TCM Bank, N.A., please provide the following information:

Account Number	_____
Cardholder's Name	_____
Account Number	_____
Cardholder's Name	_____
Account Number	_____
Cardholder's Name	_____

### Balance Transfer

Account Number	_____	
Name of Creditor	_____	
Payment Address	_____	
City	State	Zip
Amount of Transfer (Minimum transfer of \$500)		
The entire amount of the Balance Transfer will be allocated to Principal 1.		

**FOR BANK USE ONLY** Name of banker sending or faxing application: \_\_\_\_\_ Phone Number: \_\_\_\_\_

# Business Card Pricing Information

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

This information is 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>Introductory Annual Percentage Rate (APR) for Purchases and Balance Transfers:</b>	<b>0%</b> fixed Introductory APR applies for the first six billing cycles after account opening.* When the Introductory Period ends, your APR will change to the Standard APR.	
<b>Standard Annual Percentage Rate (APR) for Purchases and Balance Transfers:</b>	<b>Platinum Edition</b> 10.99% (Prime plus 7.74%) to 16.99% (Prime plus 13.74%), based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.**	<b>Platinum Rewards</b> 11.99% (Prime plus 8.74%) to 17.99% (Prime plus 14.74%), based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.**
<b>APR for Cash Advances:</b>	23.99% (Prime plus 20.74%). Your APR will vary with the market based on the 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.	

## Fees:

<b>Annual Fee:</b>	<b>None.</b>
<b>Transaction Fees:</b>	
<b>Balance Transfer:</b>	3% of each balance transferred. Waived for balance transfers at time of account opening.
<b>Cash Advance:</b>	Either \$10 or 3% of each cash advance, whichever is greater.
<b>Foreign Transaction:</b>	If the merchant is outside of the U.S., the fee is: a) 3% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 2.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
<b>Penalty Fees:</b>	
<b>Late Payment:</b>	\$19 on balances less than \$100; \$29 on balances \$100 and over but less than \$250; \$39 on balances of \$250 or more.
<b>Returned Payment:</b>	\$35.
<b>Over Limit Fee:</b>	\$39.

\*Loss of Introductory APR: We will end your Introductory APR if you fail to make any required Minimum Payment by the due date.

\*\*The Prime Rate used to determine your APR is the U.S. Prime Rate published in The Wall Street Journal on the 1st day (or if the first day is not a business day, the preceding business day) of the prior month. Your APR increases if the Prime Rate increases.

## TERMS AND CONDITIONS

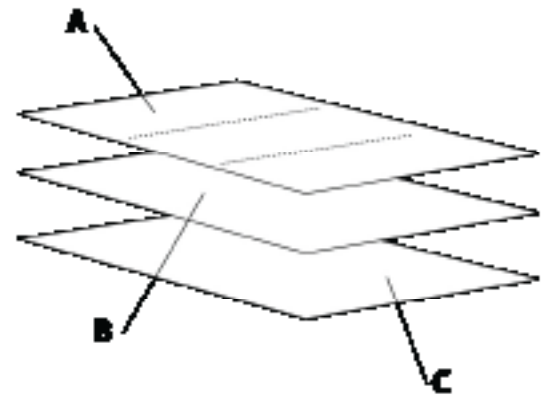
When you ("you" or "your" mean the owner, officer, or partner of the Business with the authority to bind the Business) complete the Application for a business card loan from TCM Bank, N.A. ("TCM", "we", or "us"), you agree to the following:

1. YOU REPRESENT AND WARRANT THAT ALL CARDS ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES.
2. You agree to be jointly and severally liable with the Business for all charges to the account including those charges by Authorized Users. This means that you will be personally liable for all balances incurred on all cards and accounts issued pursuant to the Application now or whenever such additional accounts may be established in the future and that the Business is jointly liable for all cards issued in the Business name and/or at the request of the Business. If you leave the Business, you will continue to be responsible for the outstanding balances on the account. You must notify us immediately to close any accounts and prevent further usage.
3. You represent that the information you provide on the application is accurate. You authorize us to verify this information and to obtain and use business and consumer credit reports in connection with your request for an account and any update, renewal or extension of credit we may extend to you. You authorize us and our affiliates to exchange information as permitted by law. If you request, we will tell you if a credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report.
4. You must notify Authorized Cardholders that we may obtain, provide and use information about them and that their use of the account is subject to the terms of the Business Card Loan Agreement. We may seek payment from the Authorized Users for charges they make or authorize if you do not pay us.
5. If an account is opened, you will receive a Business Card Loan Agreement with your card(s). When you use the account or any card, authorize their use, or make any payment on the account, you agree to the terms of the Business Card Loan Agreement and any future revisions of the Business Card Loan Agreement.
6. You authorize us to allocate your payments and credits in any way that we determine.
7. You agree that we may change the terms of, or add new terms to, the Business Card Loan Agreement at any time. We may apply any changed or new terms to any existing or future balances on your account.
8. Only qualified individuals at least 21 years old may be approved for an account.
9. Your Business Card Loan Agreement contains an arbitration provision, which impacts your opportunity to have disputes related to your account heard in a court or by a jury, and to participate in a class action or similar proceeding.

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 (Hide the Privacy of your Information)  
 C. Your Completed Application

*B*

TAPE HERE  
 TAPE HERE

TAPE HERE  
 TAPE HERE

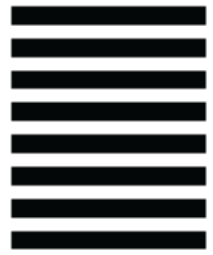


NO POSTAGE  
 NECESSARY  
 IF MAILED  
 IN THE  
 UNITED STATES

**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