

## TERMS AND CONDITIONS OF OFFER

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases and Cash Advances</b>	<b>29.99%</b> Fixed Rate
<b>Penalty APR and When it Applies</b>	None
<b>How to Avoid Paying Interest on Purchases</b>	No grace period is provided.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Monthly Maintenance Fee</li> <li>• Account Set-up Fee</li> <li>• Additional Card Fee</li> </ul>	Notice: Some fees will be assessed before you begin using your card and will reduce your initial available credit. For example, with a credit limit of \$500, your initial available credit will be \$375 (or about \$335 if you choose to have an optional benefit, such as Applied Advantage).  \$125 (first year only) \$15.00 per month (beginning second year, \$180.00 annually) None \$30
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	Not Applicable Either \$5 or 5% of the amount of each cash advance, whichever is greater. 3% of each transaction in U.S. dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Overlimit Fee</li> <li>• Returned Payment</li> <li>• Dishonored Check Fee</li> </ul>	Up to \$35 Up to \$35 Up to \$35 Up to \$35

How we calculate your balance: We use a method called “average daily balance (including new purchases).”

This information was accurate as of the date it was printed and is subject to change without notice. You should contact Applied Bank for any updates to this form. This Offer to establish a credit card account is made by Applied Bank of Wilmington, DE (“we”, “us”, “our”).

**APPROVAL AND CREDIT LIMIT TERMS:** By accepting this Offer you are requesting an Applied Bank credit card account. You also certify that you are at least 18 years of age. If you are under 21 years of age, we may require that you provide us additional information in compliance with the Credit CARD Act of 2009.

**CREDIT AVAILABILITY:** The first year \$125 Annual Fee will be charged to your first monthly statement and will reduce your initial credit availability. Any charges for Optional Card Benefits, such as Applied Advantage, will further reduce your available credit. All account purchases and cash advances or any other fees and charges will reduce credit availability at the time they are charged to your account. Account related fees, if incurred, will continue to be charged even if your account is Overlimit.

Notice: If you accept or use an account, you do so subject to the terms of this Offer and the Credit Card Agreement, which will be sent to you ("Agreement"). The Agreement and terms of your account are subject to change. **The Agreement includes a binding arbitration provision, which, if not rejected by you, may replace your right to go to court, as well as other rights you may have, including the right to a jury and the right to participate in a class action or similar proceeding.** Any changes that you make to the Application will have no effect. This Offer and any resulting account are subject to Delaware and federal law.

You agree that: You will be responsible for and will pay all charges and fees incurred on any account granted according to the Agreement; all statements made and information provided by you are true; our company, its affiliates and service or marketing vendors may monitor and/or record any conversations with you; your account will only be used for personal, family or household purposes; we are authorized to verify all information you provide; we may use any email address provided to us to send information to you about this Offer and your account including information about the status of this Offer or your account; we may obtain consumer credit reports related to this request for credit and for updates, renewals, extensions of credit and review or collection of your account; we are authorized to furnish information about you and your account to consumer credit reporting agencies and others who help service your account. Upon request, we will tell you the name and address of each consumer credit reporting agency from which we obtained a consumer credit report about you.

You request us to issue a Card bearing your account number to, and in the name of, the Applicant. You have read the account information notices, disclosure of credit cards terms, and other terms that accompanied the Application. You understand and agree to them. You further agree that this Application and all resulting agreements will be subject to the laws of the United States and the State of Delaware.

**New York Residents:** May contact the New York State Banking Department at 1-877-226-5697 to obtain a comparative listing of credit card rates, fees and grace periods. **Ohio Residents:** The Ohio law against discrimination requires that all creditors make credit equally available to all credit worthy 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. **California Residents:** Married applicants may apply for separate credit; prohibitions barring class actions not applicable. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral agreement or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order or has actual knowledge of the provision. Married Wisconsin residents must furnish the name and address of your spouse to Applied Bank, Correspondence Department, P.O. Box 17125, Wilmington, DE 19850-7125.

**USA PATRIOT Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

**Applied Bank®**  
**[www.appliedbank.com](http://www.appliedbank.com)**  
**For questions contact Customer Service at 1.484.840.2705**

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