

TERMS AND CONDITIONS OF OFFER

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Cash Advances	9.99% Fixed Rate
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	No grace period is provided.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50.
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*	
<p>Set-up and Maintenance Fees</p> <ul style="list-style-type: none"> • Annual Fee • Account Set-up Fee • Additional Card Fee 	<p>Notice: Some fees will be assessed before you begin using your card and will reduce your initial available credit. For example, if your initial deposit and credit limit is \$100, your initial available credit will be \$75 (or about \$35 if you choose to have an optional benefit, such as Applied Advantage).</p> <p>25% of your initial credit limit, up to \$50 (first year only). Beginning in the second year, \$50.</p> <p>None \$30</p>
<p>Transaction Fees</p> <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>None</p> <p>Either \$5 or 5% of the amount of each cash advance, whichever is greater.</p> <p>3% of each transaction in U.S. dollars.</p>
<p>Penalty Fees</p> <ul style="list-style-type: none"> • Late Payment • Overlimit Fee • Returned Payment 	<p>Up to \$35 None Up to \$35</p>

*Fees will reduce credit availability at the time they are charged to your account.

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"). You are consenting to receive from us by electronic means only, the initial disclosures for the credit card(s) for which you are applying. These initial disclosures are not available in any paper or non-electronic form, so if you would like to retain a copy for your records, please print or download these disclosures. If you do not consent to receive these initial disclosures electronically, you will be unable to apply for this offer.

FREE CREDIT CARD TERMS: The Secured Visa Gold Card will be sent to you at no charge as long as you provide us with valid information for your residence, identity and ability to pay. If we cannot verify the information you provided, a card will not be sent to you. Once you have fully funded your Deposit Account, all Terms and Conditions become effective including, but not limited to, interest rates and account fees.

APPROVAL AND CREDIT LIMIT TERMS: By accepting this Offer you are requesting an Applied Bank credit card account. **You understand and agree that a Deposit Account must be opened and fully funded with a minimum amount of \$100 with Applied Bank prior to any use of the credit card.** You also certify that you are at least 18 years of age. If you are under 21 years of age, we will require that you provide us additional information in compliance with the Credit CARD Act of 2009. You can increase your initial credit limit up to a maximum limit of \$5,000 by making additional deposits to your Deposit Account.

CREDIT AVAILABILITY: The Annual Fee will be charged when your Account is opened and will reduce your initial credit availability. Any charges for Optional Card Benefits will 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 ("Agreement"), which will be sent to you. 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 to this Offer. 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 AGREE TO OPEN AN FDIC INSURED DEPOSIT ACCOUNT WITH US TO SECURE YOUR CREDIT CARD. 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 United States and Delaware Law.

TAXPAYER IDENTIFICATION NUMBER CERTIFICATION: Under penalties of perjury, you certify that the Taxpayer Identification Number (Social Security Number) provided on the Application is correct, and you are not subject to back-up withholding either because: a) you have not been notified that you are subject to back-up with holding as a result of failure to report all interest and dividends, or b) the Internal Revenue Service has notified you that you are no longer subject to back-up withholding. PLEASE NOTE: IF YOU ARE SUBJECT TO BACK-UP WITHHOLDING, ADVISE US BY PROVIDING NOTIFICATION WITH THE APPLICATION.

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.

By submitting this Application you understand that you are requesting a Secured Visa Card that will have a credit limit at least equal to the deposit made to an Applied Bank Deposit Account that will secure your credit limit. There is a \$100 minimum deposit required. If your application is not approved or is withdrawn by you, your entire deposit will be refunded thirty (30) days from the deposit date.

Deposit Account Information and Disclosures: The Deposit Account will not pay interest. The minimum balance required to open the Deposit Account is \$100; however, you may deposit up to \$5,000.

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

For questions contact Customer Service at 1.484.840.2705

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