



VISA® PERSONAL CREDIT CARD APPLICATION

Check Card Choice: VISA CLASSIC
 VISA GOLD
 VISA PLATINUM

Check Application Choice: INDIVIDUAL ACCOUNT
 JOINT ACCOUNT (Please initial here) _____
Applicant Co-Applicant
 CREDIT LIMIT INCREASE ADDITIONAL CARD
CREDIT LIMIT REQUESTED \$ _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW APPLICATION: 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. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



APPLICANT All applicable sections should be filled out completely to avoid delay in processing your application

Last Name _____ First _____ Middle _____ Social Security Number _____

Date of Birth _____ # of Dependents ____ Home Phone _____ Own Rent Other Monthly Payment _____

Current Address _____ City _____ State ____ Zip Code _____ How Long (yrs) _____

Employer _____ Self-Employed Yes No Work Phone _____ Date Employed _____

Address _____ Position/Occupation _____

Monthly Gross Income _____ Source of Additional Income* _____ Amount Per Month _____

Nearest Relative (Not Living with You) _____ Home Phone _____ Relationship _____

*You Need Not Furnish Alimony, Child Support or Maintenance Income Information If you Do Not Want Us to Consider It In Evaluating Your Application.



CO-APPLICANT OR SPOUSE Complete this section only if Co-Applicant or Spouse is applying for a Joint Account

Last Name _____ First _____ Middle _____ Social Security Number _____

Date of Birth _____ # of Dependents ____ Home Phone _____ Own Rent Other Monthly Payment _____

Current Address _____ City _____ State ____ Zip Code _____ How Long (yrs) _____

Employer _____ Self-Employed Yes No Work Phone _____ Date Employed _____

Address _____ Position/Occupation _____

Monthly Gross Income _____ Source of Additional Income* _____ Amount Per Month _____

*You Need Not Furnish Alimony, Child Support or Maintenance Income Information If you Do Not Want Us to Consider It In Evaluating Your Application.



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ADDITIONAL CARD INFORMATION

Last Name _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____

Last Name _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____



CREDIT INFORMATION Attach Additional Sheet If Necessary

Bank Name and Address _____

Branch _____ Loans Open Closed

Checking and Savings Account Numbers _____ /Name Listed _____



SIGNATURES

Please read the following carefully before signing: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. Signers also acknowledge receipt of pages 3, 4, 5, and 6 of this application containing International Finance Bank's VISA credit card Terms, Benefits, Disclosures, Card Regulations Agreement and Billing Rights.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

FOR INTERNAL USE ONLY

Visa Account Number _____ Date Approved _____

Credit Line _____ Approved by _____



VISA® PERSONAL CREDIT CARD APPLICATION

IFB CREDIT CARD TERMS AND BENEFITS	Visa Classic®	Visa Gold®	Visa Platinum®
Terms			
Credit Limits	\$500.00 to \$5,000.00	\$5,000.00 to \$10,000.00	\$10,000.00 to \$50,000.00
Retail Purchase Limits	100 % of credit limit	100 % of credit limit	100 % of credit limit
Cash Limits	100 % of credit limit	100 % of credit limit	100 % of credit limit
ATM Cash Advances Daily Limits	A maximum of \$355.00	A maximum of \$355.00	A maximum of \$355.00
Minimum Payment	\$20.00 or 3% of the new balance whichever is greater	\$20.00 or 3% of the new balance whichever is greater	\$20.00 or 3% of the new balance whichever is greater
Method of Computing the Balance for Purchases and Cash Advances (See your Card Regulations Agreement for more details)	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases
Benefits			
Auto Rental Collision Damage Waiver (Personal, Cardholder Inquiry Service, Emergency Card Replacement and Cash Disbursement, Lost or Stolen Card Reporting and Zero Liability). http://usa.visa.com/	●	●	●
Verified by VISA https://usa.visa.com/personal/security/vbv/index.html	●	●	●
Travel Accident Insurance	●	●	●
My Card Statement - 24/7 Online Services - https://www.mycardstatement.com .	●	●	●
Fraud Monitoring and Detection	●	●	●
ScoreCard (Bonus Points) https://www.scorecardrewards.com/		●	●
CardCentivesPrime - Identity Theft Victim Assistance, \$1,000.00 Identity Theft Reimbursement Insurance, 90-Day Product Protection, Payment Card Registration, and Travel Reservation Service. http://www.mycardcentives.com/ (Code 5822)		●	●
CardCentivesPrivilege - Extended Warranty, and Personal Shopper http://www.mycardcentives.com/ (Code 5830)			●
Travel Advantage - Vantage Point Quarterly Newsletter, Annual Benefits Brochure, Medical Assistance, Automobile Rental Insurance (Enhanced Collision Damage Waiver), Luggage Insurance, Hotel / Motel Theft Insurance, Lost Key Return Service, Bonus Travel Dividends, Automobile Rental Discounts, Concierge Service, and Lost Luggage Locator Tag. http://www.cardenhancements.com/ (Code 5805)			●



VISA® PERSONAL CREDIT CARD APPLICATION

IFB CREDIT CARD DISCLOSURES	Visa Classic®	Visa Gold®	Visa Platinum®
Interest Rates and Charges			
Annual Percentage Rate (APR) for Purchases	14.50% This APR is fixed.	0.00% Introductory APR for six (6) months. After that your APR will be 12.50% - This APR is fixed.	0.00% Introductory APR for six (6) months. After that your APR will be 10.50% - This APR is fixed.
APR for Cash Advances	16.50% This APR is fixed.	0.00% Introductory APR for six (6) months. After that your APR will be 14.50% - This APR is fixed.	0.00% Introductory APR for six (6) months. After that your APR will be 13.00% - This APR is fixed.
APR for Balance Transfers	Balance transfers are not available	Balance transfers are not available	Balance transfers are not available
Penalty APR and When it Applies	At sixty (60) days past due we may end your prevailing APR and apply an 18.00% APR on the outstanding balance of your account. The penalty APR may apply indefinitely.	At sixty (60) days past due we may end your prevailing APR and apply an 18.00% APR on the outstanding balance of your account. The penalty APR may apply indefinitely.	At sixty (60) days past due we may end your prevailing APR and apply an 18.00% APR on the outstanding balance of your account. The penalty APR may apply indefinitely.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	None	None	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore		
Fees			
Set-up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees, assessed before you begin using your card will reduce the amount of credit you initially have available. For example, based on an initial credit line of \$1,500 on a Visa Classic your initial available credit will be \$1,475 if you choose to have an additional card. You may still reject this plan provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.		
Annual Fee	Waived the first twelve (12) months. \$20 annually thereafter.	Waived the first twelve (12) months. \$35 annually thereafter.	Waived the first twelve (12) months. \$40 annually thereafter.
Penalty Fees			
Late Payment Fee	The equivalent of the past due amount, never to exceed \$25	The equivalent of the past due amount, never to exceed \$25	The equivalent of the past due amount, never to exceed \$25
Returned Payment	The equivalent of the minimum payment amount, up to \$25	The equivalent of the minimum payment amount, up to \$25	The equivalent of the minimum payment amount, up to \$25
Over Limit Fee	None	None	None
Transaction Fees			
Cash Advance Fee	The greater of \$2.00 or 3% of the advance, never to exceed \$50.00	The greater of \$2.00 or 3% of the advance, never to exceed \$50.00	The greater of \$2.00 or 3% of the advance, never to exceed \$50.00
Foreign Transaction Fee	Up to 1% of each transaction in U.S. dollars equivalent.	Up to 1% of each transaction in U.S. dollars equivalent.	Up to 1% of each transaction in U.S. dollars equivalent.
Other Fees			
Additional Card Fee	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders	\$25 each card at account opening or issue and at each renewal thereafter. This fee is applied for cards issued to co-applicant and additional cardholders
Telephone Payment Fee	\$10	\$10	\$10
Express Account Set Up, Handling and Delivery Fee	\$50	\$50	\$50

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Card Regulations Agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the prevailing APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided with your Card Regulations Agreement.



CARD REGULATIONS

1. Agreement. These regulations govern the possession and use of credit cards ("card") issued by INTERNATIONAL FINANCE BANK ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. These regulations apply to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

2. Membership Fees. As a condition of participation in the issuer's credit plan and the issuance of a card, Holder agrees that there is an annual membership fee for VISA consumer and business accounts. Such annual membership fee shall be imposed whether or not Cardholder uses the card to obtain credit purchases and loans. The membership fee shall be charged to Cardholder's account each year in the month of Issuer's choice. The membership fee entitles the Holder to one VISA card. Holder agrees to pay a fee for each additional card requested. Please see Rates and Fees Disclosure Table for fees charged.

3. Use of Card. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Holder may make only cash advance withdrawals totaling not more than **\$355** each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. **Lost or stolen cards or PINS should be reported immediately to Issuer by notifying CREDIT CARD SECURITY DEPARTMENT, P.O. Box 30035, Tampa, FL 33630-3035, and Telephones (866) 604-0381 or (727) 570-4881.**

4. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

5. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Payments must be made to the Issuer in U.S. dollars drawn on a U.S. Financial Institution. Holder shall pay within 25 days after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment of **\$20 OR 3%** of the New Balance, whichever is greater. Payments may be mailed to **INTERNATIONAL FINANCE BANK, P.O. Box 30131, Tampa, FL, 33630-3131**. Payments may be made, in person, at an **INTERNATIONAL FINANCE BANK office**. **Payments received after 5:00 p.m. EDT on any processing day or at any time on any non-processing day will be considered as payments made on the following processing day.** All payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and credit insurance charges, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the account. Issuer may accept checks marked "Payment in Full" or with words of similar effect without losing any of Issuer's rights to collect the full balance of Cardholder's account. **A payment processing day is a banking day, Monday to Friday, from 9 am to 5 p.m. EDT, except Federal Banking Holidays.**

6. Interest Charges. Holder shall pay Interest Charges as shown on Holder's monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. We compute the Interest Charges on your account by applying the monthly Periodic Rate to the entire "Balance Subject to Interest Rate." The Interest Charge Calculation Methods (ICM) applicable to your account for Purchases and Cash Advances that you obtain through the use of your card are identified and described on your periodic statement.

7. Additional Fees. For a listing of fees charged in association with this card, please see the Rates and Fees Disclosure Table accompanying this Agreement. These charges will not be imposed if Holder's request is in connection with or delivery of the documents in response to an alleged billing error under Regulations E or Z issued by the Board of Governors of the Federal Reserve System. Fees imposed will be posted to Holder's account. For Cash Advance Fees, please see the Rates and Fees Disclosure Table. Additional charge for cash advances shall not apply to any cash advance obtained under a separate credit agreement with Holder and written in connection with these regulations.

8. Security Interest. All credit advanced to Holder for credit purchases or cash advances constitutes loans made by Issuer to Holder in the state of **FLORIDA**. Issuer disclaims as security for loans made to Holder under these regulations any security interest it may at any time have in household goods or real property. Except as disclaimed above, loans made to Holder after the effective date of these regulations may be secured by collateral given by any Holder to secure other loans from Issuer. If Holder has executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by Issuer to secure Holder's obligations under this credit card plan, such accounts and/or funds are additional securities for Holder's obligations to Issuer arising from the use of Holder's Card.

9. Foreign Transactions. A Foreign Transaction fee is a fee which will be applied to transactions that take place outside of the United States, even if the currency used is U.S. Dollars. All transactions in foreign countries will be subject **up to a 1%** conversion or processing fee. If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA International, VISA converts currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is increased by **1%** if the conversion is made in connection with a charge to an account and decreased by **1%** if the conversion is made in connection with a credit to an account. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

10. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth-in-Lending laws (as indicated in the Summary of Billing Rights below), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned.

11. Default. Holder will be in default under any of the following circumstances: a) if Holder fails to make any minimum payment or other payment required by the Issuer on or before the date it is due or if Holder attempts to in any way avoid payment of Holder's obligations; b) if Holder violates any portion of Holder's responsibility or promise Holder made under this agreement; c) if Holder files for bankruptcy or becomes insolvent, meaning Holder is unable to pay Holder's obligations when they are due or if attachment or garnishment proceedings are instituted against Holder; d) if Holder made any false or misleading statements in any credit application; e) if Holder provided false identification or records in connection with any credit application or credit update; f) in the event of Holder's death; g) if Holder incurs charges for Purchases and Cash Advances which exceed the maximum authorized credit limit; and/or h) if the Issuer, in its sole discretion, believes Holder's ability to repay what Holder owes may be substantially reduced due to an event either within or beyond Holder's control. Failure by Issuer to assert any rights hereunder shall not waive such rights. When Holder is in default, the Issuer may demand immediate payment of Holder's Account balance in full without giving Holder prior notice. If immediate payment is demanded, Holder agrees to continue paying **Finance Charges** at the annual percentage rate established for this account by the Issuer, until the entire balance has been paid.

12. Termination. Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.

13. Amendments. Issuer may amend these regulations from time to time by sending Holder advance written notice not less than **45** days prior to the effective date for any change that is either adverse to Holder's outstanding balance or increases certain fees, as required by the **State of Florida and Federal Laws** from time to time, or not less than **15** days prior to the effective date for other changes, or as may otherwise be required or permitted by law. To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of these regulations shall not affect the validity of any other provisions unless otherwise provided by the **State of Florida and Federal Laws**.

14. Governing Law. Holder agrees to be governed by the **State of Florida and Federal Laws** with respect to all aspects of the transactions arising under these regulations. All statutory references are to the statutes as they may be renumbered or amended from time to time.

15. VISA U.S.A., Inc. Holder agrees that the account shall be subject to all applicable rules and regulations of VISA U.S.A. Inc. If there is any conflict between the provisions of this Agreement and the rules and regulations of VISA U.S.A. Inc. the rules and regulations of VISA U.S.A. Inc. shall control.



YOUR BILLING RIGHTS - Keep this document for future use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If Your Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on your monthly billing statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically at the address shown on your monthly billing statement).

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.