

# Terms & Conditions

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** 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.

**APPLICATION INFORMATION:** This offer is non-transferable. Changes to any addressee name will void this offer. Your credit limit will be at least \$500 and along with other terms of the account, will be based on a review of the information you provide in this application, your current consumer report and any other information bearing on your creditworthiness. You authorize us to receive and exchange information about you, including from your employer, your bank, credit bureaus and others for purposes of verifying your identity and the information on this application and determining your eligibility for credit, renewal of credit, and future extensions of credit. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. To apply with a joint applicant, write to us at P.O. Box 674824 Marietta, GA 30006-0005. Every applicant, regardless of marital status, can apply for a separate account. THIS OFFER SUPERSEDES ALL PRIOR OFFERS. Offer valid for new card members only. **Please allow 30 days for us to process your application.**

**CARD HOLDER AGREEMENT:** You agree to be bound by the terms of the Cardholder Agreement, which will be sent with the card. You also agree that the Cardholder Agreement and the account are governed by Georgia and federal law. The terms of your account, including rates and fees, are subject to change to the extent permitted by law.

**ARBITRATION AGREEMENT:** (Agreement to Arbitrate) Arbitration is a method of deciding disputes outside the court system. Your Cardholder Agreement will include an Arbitration Provision (the "Provision"), which governs when and how any disputes you and we may have will be arbitrated instead of decided in court.

**CHANGING TERMS:** We can change, add to, delete or otherwise modify the terms of this Agreement at any time in any way permitted by law. We will send you a notice of change at least 45 days (or as required by applicable law) before the effective date of the change. We do not have to send you an advance notice of the change if it favors you, such as by reducing interest rates, or increasing the maximum credit limit. Except in cases where we are changing terms due to the Minimum Payment Due not being received within 60 days of the Payment Due Date, you agree that the change may cover all transactions made 15 days after we mail the notice. If you do not agree to the change, a method for rejecting the change and closing the account will be provided in the Change of Terms Notice. You agree that if you use your card after the effective date of the change, this will constitute your agreement with the change.

**INFORMATION SHARING:** First Arkansas Bank and Trust's Privacy Policy is available online at [www.24-7cardaccess.com](http://www.24-7cardaccess.com).

## STATE LAW NOTICES

Finance charges not in excess of those permitted by law will be charged on outstanding balances from month to month. You may at any time pay all or part of your unpaid balance.

**CALIFORNIA RESIDENTS:** Applicant, if married, may apply for a separate account.

**NEW YORK RESIDENTS:** Call the New York State Banking Department at (880) 518-8866 for a comparative list of credit card rates, fees and grace periods.

**OHIO RESIDENTS:** 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:** No provisions of any marital property agreement, unilateral statement under section 766.59 or court decree under section 66.70 will adversely affect the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse position when the obligation to the creditor is incurred. We are required to ask you to provide the name and address of your spouse.

## † CONSENT TO ELECTRONIC COMMUNICATIONS

You may choose to receive your monthly billing statements and other communications regarding your account or your application for an account, including disclosures and notices pursuant to the federal Equal Credit Opportunity Act and Regulation B; the federal Fair Credit Reporting Act; the federal Truth in Lending Act and Regulation Z; the federal Electronic Funds Transfer Act and Regulation E; the federal Gramm-Leach-Bliley Act; and any other applicable federal, state or local law or regulation, ("Communications") electronically at the email address you provided to us on this application. You may request paper copies of any Communications we send you by writing to us at **The Card Service Center P.O. Box 674824 Marietta, GA 30006**. We will send you paper copies of any requested Communications by U.S. mail for a \$5.00 fee. Your consent to receive electronic Communications applies only to this application and your account, if one is opened. Before you consent to receiving Communications electronically, you should consider whether you have the required hardware and software capabilities. To access and retain documents electronically, you will need to use the following computer software and hardware: a computer with Internet access and an Internet Browser that meets the following minimum requirements: Microsoft® Internet Explorer 5.0 or later versions, Netscape Navigator 4.0 or later versions or Mozilla Firefox 1.0 or later versions. Also, the specific Internet Browser must support at least 128-bit encryption. You will need a PDF file reader like Adobe® Acrobat Reader. If at any time while your account is open, these requirements change in a way that creates a material risk that you may not be able to receive Communications electronically, we will notify you of these changes. You will need a printer or a long-term storage device, such as your computer's hard drive, to retain, download or print a copy of Communications that we send you for your future reference. You are responsible for notifying us if you change your email address. If we do not have a valid email address for you, we cannot send you electronic Communications and we will switch your delivery preference to U.S. Mail. You are free to withdraw your consent at any time. If you wish to withdraw your consent, you can write to us at **The Card Service Center P.O. Box 674824 Marietta, GA 30006**.

Please initial the box on the front of your application if you wish to receive Communications electronically. To confirm your request, you must visit our website at [www.24-7cardaccess.com](http://www.24-7cardaccess.com) and select the option to receive electronic statements. Otherwise, you will receive Communications via U.S. mail. By initialing, you acknowledge that you have access to an internet-connected computer that meets the requirements described above and that you are able to use the computer to receive Communications.

## †† AUTO-PAYMENT (ACH) AUTHORIZATION

You authorize us, or our servicer, to initiate Automated Clearing House ("ACH") debit entries to the bank account(s) that you identify on this form ("Bank Account") on each monthly payment due date, to pay the amount you select (but not exceeding the then current balance of your account), and to re-initiate a debit entry once after notification that a debit entry has been dishonored for any reason.

You have the right to receive notice of all electronic fund transfers from your Bank Account that vary in amount, and by signing the ACH Authorization, you agree that your monthly billing statement will serve as your notice of the amount of your monthly payment.

YOU ARE NOT REQUIRED TO AGREE TO THIS ACH AUTHORIZATION IN ORDER TO OBTAIN AN EXTENSION OF CREDIT FROM US. Automatic payment is offered for your convenience. You may make additional payments by any accepted means, but any such payments will have no effect on the initiation of payments under this authorization. You acknowledge that you are voluntarily choosing to pay electronically. You understand and acknowledge that you may terminate the ACH Authorization by notifying us at **The Card Service Center P.O. Box 674824 Marietta, GA 30006** in such time and manner as to afford us and your bank a reasonable opportunity to act on it. You also authorize us to verify all of the information that you have provided to us, as well as certain past and/or current information. If there is any missing or erroneous information in or with the information that you have provided to us regarding your bank, bank routing and transit number, or Bank Account number, then you authorize us to verify and correct such information.

If you or we terminate automatic payments, then you will be responsible for paying all amounts that you owe us by other acceptable means.

# CONSUMER

## Credit Card Application

I would like to apply for: (Please Select One)

Select One:

Select One:

<input type="checkbox"/> CLASSIC	<input type="checkbox"/> GOLD	<input type="checkbox"/> PLATINUM	<input type="checkbox"/> MasterCard	<input type="checkbox"/> Rewards Card
			<input type="checkbox"/> VISA	<input type="checkbox"/> Non-Rewards Card

## Applicant Information (Please Print Clearly)

First Name:  Middle Initial:  Last Name:

Birth Date (mm/dd/yyyy):  SSN:  Employee Application (Y/N):

Citizenship (check one):  U.S. Citizen  Permanent Resident  Non-Permanent Resident  Other:

Driver's License Number:  State Issued:  Expiration Date (mm/dd/yyyy):

Mother's Maiden Name:  Email Address:

Street Address:

City:  State:  Zip Code:

Own or Rent:  Monthly Rent/Mortgage Payment:  Years at Current Address:

Home Phone:  Cellular Phone:  Business Phone:

Name of Closest Relative Not Living with You:  Their home phone:

Occupation:  Current Employer:  Years at Current Employer:

Gross Annual Income\*:  Monthly Obligations\*\*:  Other Income\*:

**Mailing Address** (If different than street address above) Address:

City:  State:  Zip Code:

## Co-Applicant Information (You may add one Co-Applicant)

First Name:  Middle Initial:  Last Name:

Birth Date (mm/dd/yyyy):  SSN:

Mother's Maiden Name:  Email Address:

Street Address:

City:  State:  Zip Code:  Years at Current Address:

Home Phone:  Cellular Phone:  Business Phone:

Occupation:  Current Employer:  Years at Current Employer:

Gross Annual Income\*:  Monthly Obligations\*\*:  Other Income\*:

## Additional Cardholder (You may add one Additional Cardholder as an additional user)

First Name:  Middle Initial:  Last Name:

Birth Date (mm/dd/yyyy):  SSN:

## E-Statement: Please Initial (Optional)

Deliver my monthly statements electronically.†

† When you submit your delivery preference as E-Statement, we will stop sending you paper versions. We will email you when a new statement or document is available online. You are responsible for notifying us if you change your email address. If we do not have a valid email address for you, we cannot notify you about new statements and notices and will switch your delivery preference to U.S. Mail. You may change your delivery preference at any time. **For more information, please see the included Terms and Conditions.**

\* Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation. Married Wisconsin residents must include spouse's gross annual income.

\*\* Include an estimate of what you are required to pay on a monthly basis, including rent/mortgage, utilities and other expenses, etc.





NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 2291 MARIETTA GA

POSTAGE WILL BE PAID BY ADDRESSEE

CARD SERVICE CENTER  
P O BOX 674824  
MARIETTA GA 30006-9552



### Auto-Payment Information (Optional)

You can set up easy monthly payments and never worry about missing a bill. To sign up for automatic payments, please review the **Auto-Payment (ACH) Authorization\*\*** section of the included Terms and Conditions, then fill out the fields below and sign to authorize.

Bank Name:  Routing Number:

Account Number:  Account Type:

Monthly Payment (check one):  Minimum Payment  Entire Balance Due  Fixed Amount:

Authorization Signature:  Date (mm/dd/yyyy):

How would you rate your credit:  Excellent  Average  Rebuilding

I hereby certify that all the above statements and the information on the other side of this page are submitted for the purpose of obtaining credit. The applicant, joint applicant or other party, if any, certify that the information given is true and correct, and authorize issuer to obtain all credit information necessary to process this application. I authorize you to check with credit reporting agencies and other sources for any lawful purpose in connection with this application and any account. I agree to the terms and conditions contained in any Cardholder Agreement to be furnished upon approval. I understand the bank will request information from me to verify my identity in accordance with the USA Patriot Act.

Applicant's Signature:  Date (mm/dd/yyyy):

Co-Applicant's Signature:  Date (mm/dd/yyyy):

Affirms Intent to Apply as a Co-applicant (Must check this box to apply as Co-applicant)

### Bank Use Only (Please do not write in this section)

Financial Institution Number:

Sales Representative:  Branch ID:  Teller ID:

Sales Representative Phone Number:  Sales Rep Email:

Guarantee Application (Y/N):  Application Type:

Special Handling Comments:  Credit Line Requested:

## Important Information

Disclosures are effective as of June 1, 2011. Subject to change. Contact us at 770.805.2174 or by mail at P.O. Box 674824 Marietta, GA 30006-0005 for information about any changes since June 1, 2011.

### Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>13.49%</b> for CLASSIC, <b>11.49%</b> for GOLD, and <b>9.49%</b> for PLATINUM. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>13.49%</b> for CLASSIC, <b>11.49%</b> for GOLD, and <b>9.49%</b> for PLATINUM. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>20.49%</b> The APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<b>20.49%</b> . The APR will vary with the market based on the Prime Rate.  This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for any of these reasons, we may keep them at this higher level indefinitely or until we receive six (6) consecutive payments by the required due date.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you periodic interest on new purchases, or any portion of a new purchase, paid by the due date on your current billing statement if your entire balance on your previous billing statement is paid in full by the due date on that statement. There is no time period in which to avoid periodic interest on cash advances.
Minimum Interest Charge	The minimum charge for interest will be no less than \$1.00 or such minimum determined by the State in which you are a resident at the time of application.
Credit Card Tips from the Federal Reserve Board	The Federal Reserve website provides useful information and guidelines to assist you when applying for a credit card and how to use your card. <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>

### Fees

Annual Fee	None
Rewards Membership Fee	<b>\$34.00</b> for Rewards Card; <b>\$0.00</b> for Non Rewards Card.
Transaction Fees: <i>Balance Transfer</i>	Either <b>\$10.00</b> or <b>4.0%</b> of the amount of each transfer, whichever is greater, but no more than <b>\$45.00</b> per transfer.
<i>Cash Advance</i>	Either <b>\$5.00</b> or <b>3.0%</b> or of the amount advanced, whichever is greater.
<i>Foreign Transaction</i>	Either <b>\$5.00</b> or <b>3.0%</b> of the US dollar amount of the transactions originating in a foreign country, whichever is greater.
Penalty Fees: <i>Late Payment</i>	Minimum <b>\$25.00</b> ( <b>\$15.00</b> for IA residents)
<i>Over the Credit Limit</i>	<b>\$0.00</b>
<i>Returned Payment</i>	Minimum of <b>\$25.00</b> per item

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See the Terms and Conditions for more details.

**Variable Rate Information:** Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater. Your Purchase APR will equal the Prime Rate plus a margin of 6.24 to 10.24, Your Balance Transfer APR will equal the Prime Rate plus a margin of 6.24 to 10.24, your Cash Advance APR will equal the Prime Rate plus a margin of 17.24 and your Penalty APR will equal the Prime Rate plus a margin of 17.24.