

Place
Stamp
Here

First Florida Bank
PO Box 128
Destin, FL 32540



Apply for **First Florida Bank** Credit Card
and Start Earning **ScoreCard® Bonus Points**

850.269.1201 · WWW.FIRSTFLBANK.COM

WHEN you use the ...

First Florida Bank

Visa® Platinum Credit Card
for the purchase of goods or
services, the following
benefits are yours!

SCORECARD® BONUS POINTS

Earn Bonus Points for every net retail purchase you make with our First Florida Bank Credit Card! You can redeem Bonus Points for brand-name merchandise and exciting travel awards. Visit www.scorecardrewards.com and browse the current award selections. You will be amazed at what ScoreCard® has to offer! To find out how the plan works, ask one of our friendly representatives.

Building a successful financial plan takes the right resources. That's why we work hard to provide you with quality financial services and products. Like our convenient and flexible Visa® Platinum Consumer Credit Card. They are accepted at thousands of locations worldwide for just about any type of purchase you can dream up. Unlike those big out-of town institutions our card comes with the personal friendly service you've come to expect from us. Whatever your plans, choose the credit card that gives you all the value and buying power you need to get your projects off the drawing board.

Apply for yours today!

Fees	VISA® PLATINUM
Annual Fee	\$29.95 for account holder
Transaction Fees:	
• Balance Transfer:	\$5.00
• Cash Advance:	None
• Foreign Transaction:	3.0% of each transaction in U.S. dollars.
Penalty Fees:	
• Late Payment	Up to \$25.00
• Over-the-Credit-Line	Up to \$25.00
• Returned Payment	Up to \$25.00
Other Fees	Temporary Credit Increase \$25.00, Replacement Card \$10.00, Additional Card Fee \$5.00.
How We Will Calculate Your Balance:	We use a method called "Daily balance (including new purchases)". *An Explanation of this method is provided in our account agreement. Billing Rights Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

The information contained in these disclosures is accurate as of 12/2012 and may change after this date.

CREDIT APPLICATION

Credit Limit Requested \$ _____

Check Account Choice:
(Signature required for joint application)

- Individual Account
 Joint Account
 (see co-applicant and signatures section)
 Credit Line Increase

VISA® CONSUMER CARD

Visa® Platinum

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to 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 Note: 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	No. of Dependents	Mother's Maiden Name	E-Mail Address		
Driver's License Number	State Issued	Date Issued	Expiration		
Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address	City	State	Zip Code	How Long (yrs)	
Mailing Address (if different from above)	City	State	Zip Code	How Long (yrs)	
Previous Address (if less than 2 years at present address)	City	State	Zip Code	How Long (yrs)	
Employer	Self Employed Yes <input type="checkbox"/> No <input type="checkbox"/>		Work Phone ()	Date Employed	
Address	Position/Occupation			Monthly Gross Salary \$	
Name and Address of Previous Employer (if less than 2 years at present employer)				How Long (yrs)	
Source of Additional Income: Income from alimony, child support or separate maintenance need not be revealed if it is not considered in determining creditworthiness				Amount per Month \$	
Nearest Relative (Not Living With you)		Home Phone ()	Relationship		

CO-APPLICANT Intended for joint application, this information is not required for an individual account.

Last Name	First	Middle	Social Security Number		
Date of Birth	No. of Dependents	Mother's Maiden Name	E-Mail Address		
Driver's License Number	State Issued	Date Issued	Expiration		
Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address	City	State	Zip Code	How Long (yrs)	
Mailing Address (if different from above)	City	State	Zip Code	How Long (yrs)	
Previous Address (if less than 2 years at present address)	City	State	Zip Code	How Long (yrs)	
Employer	Self Employed Yes <input type="checkbox"/> No <input type="checkbox"/>		Work Phone ()	Date Employed	
Address	Position/Occupation			Monthly Gross Salary \$	

CREDIT INFORMATION Attach Additional Sheets if Necessary

Name and Address of Creditor	Name under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card/Bank Name and Address				

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

Account Number	Credit Card Name	Mailing Address	Amount to be Transferred \$
Account Number	Credit Card Name	Mailing Address	Amount to be Transferred \$
Account Number	Credit Card Name	Mailing Address	Amount to be Transferred \$

SIGNATURE(S)

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 you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ **X** _____
Applicant Signature **Date** **Co-Applicant Signature** **Date**

TERMS AND CONDITIONS

Interest Rates and Interest Charges		VISA® PLATINUM
Annual Percentage Rate (APR) for Purchases	10.90%, 11.90%, 12.90% or 13.90% Fixed	Your APR is Fixed for 12 months and determined by your Credit Score. It may change after 12 months based on Prime Rate changes.
APR for Balance Transfers	10.90%, 11.90%, 12.90% or 13.90% Fixed	It is the same as the rate qualified for purchases.
APR for Cash Advances	10.90%, 11.90%, 12.90% or 13.90% Fixed	It is the same as the rate qualified for purchases.
Penalty APR and When it Applies	none	
How to Avoid Paying Interest on Purchases	Your due date is at least 23 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 each month.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.	
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 .	

ADDITIONAL DISCLOSURES & TERMS AND CONDITIONS

By submitting this application, you: (1) acknowledge that you have reviewed the credit card Terms and Conditions; (2) agree to submit your application for this credit card subject to those Terms and Conditions; and (3) authorize us to use the information in your application, and any other information we or our affiliates have about you, to determine your ability to pay, as required by federal law.

The words "you" and "your" apply to each person who submits the application. You have read the accompanying application, and you affirm that everything you have stated is true and complete. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize First Florida Bank (hereinafter "us" or "our") to obtain your credit report(s), employment history and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the organization, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee and Other Cost Information" and the Credit Card Agreement, as it may be amended; you also agree to pay and/or to be held jointly and severally liable for all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You also understand that the Annual Percentage Rate you receive will be determined based on your creditworthiness. You understand that only a portion of your Total Credit Line will be available with Bank Cash Advances. You also understand that if you have existing credit card accounts with First Florida Bank, we may utilize the available credit on the existing account(s) to approve your new credit card. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. If additional development is necessary based on the application information provided, we will make every attempt to contact you.

(see reverse)