

PLACE  
STAMP  
HERE

First Bank & Trust  
P.O. Box 60007  
New Orleans, LA 70160-9985

# PERSONAL VISA® CARDS



To speak with a  
banking representative,  
call us toll-free at  
**1-877-426-2498**  
or visit us online at  
**www.FBOnline.com**



## When you use our Visa® and Visa® Platinum Credit Cards for the purchase of goods or services, the following benefits are yours!

### TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.

### With Visa® Platinum:

#### 90-DAY PRODUCT PROTECTION

Covers new consumers product purchased in full with our credit card against direct physical loss or damage for 90-days from date of purchase (some exclusions apply.) Coverage is in excess of other collectables insurance.

#### CARDCENTIVES - PRIME

- \$1,000 Identity Theft Insurance
- Identity Theft Victim Assistance
- Payment Card Registration
- Travel Reservation Service
- 90-Days Product Protection

#### CORE ENHANCEMENT

- Travel & Emergency Services*
- Medical Referral Assistance
  - Emergency Transportation Assistance
  - Emergency Ticket Replacement Assistance
  - Pre-Trip Assistance
  - Emergency Message Relay Assistance
  - Emergency Translation Service & Assistance
  - Prescription Assistance & Valuable Document Delivery Assistance
  - Legal Referral Assistance
  - Lost Luggage Locator Assistance
  - Emergency Pet Housing and/or Pet Return
  - Replacement of Corrective Lenses and Medical Devices
  - Personal Travel Agent Service
  - Partner Program Discount
- Warranties Services*
- Extended Warranty
  - Warranty Registration
  - Extended Service Agreements

#### SCORECARD® BONUS POINTS

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

© First Bank and Trust, A First Trust Company.  
Member FDIC  
Equal Housing Lender

Interest Rates and Interest Charges	Visa®	Visa® Platinum
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.90%</b> Variable-Rate determined by adding <b>11.65%</b> to the Prime Rate*	<b>11.90%</b> Variable-Rate determined by adding <b>8.65%</b> to the Prime Rate*
<b>APR for Balance Transfers</b>	<b>14.90%</b> Variable-Rate determined by adding <b>11.65%</b> to the Prime Rate*	<b>11.90%</b> Variable-Rate determined by adding <b>8.65%</b> to the Prime Rate*
<b>APR for Cash Advances</b>	<b>14.90%</b> Variable-Rate determined by adding <b>11.65%</b> to the Prime Rate*	<b>11.90%</b> Variable-Rate determined by adding <b>8.65%</b> to the Prime Rate*
<b>Penalty APR and When it Applies</b>	<b>24.00%</b> This APR may be applied to your account if you: 1) Make a late payment; 2) Go over your credit limit; 3) Make a payment that is returned; or 4) Do any of the above on another account that you have with us. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.	
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least <b>25</b> 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 (Grace Period) each month.	
<b>Minimum Interest Charge</b>	None	
<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 web site of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .	
<b>Fees</b>	Visa®	Visa® Platinum
<b>Annual Fee</b>	<b>\$24.00</b> No Annual Fee if used 12 times per year.	<b>\$24.00</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li><b>Balance Transfer</b> <b>6.0%</b> of the amount transferred.</li> <li><b>Cash Advances</b> <b>6.0%</b> of the amount advanced.</li> <li><b>Foreign Transaction</b> None</li> </ul>	
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li><b>Late Payment</b> Up to <b>\$35.00</b></li> <li><b>Over-the-Credit-Limit</b> None</li> <li><b>Returned Payment</b> <b>\$32.00</b></li> </ul>	
<b>Other Fees</b>	None	

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.  
**How We Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). \* An explanation of this method is provided in your account agreement.  
**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.  
 \*The prime rate used to determine your APR is the rate published in the Wall Street Journal.\*\*  
 \*\*Variable Rate Information - Your Annual Percentage Rate may vary as often as monthly. The rate is determined by adding 11.65% for the Visa® Classic or 8.65% for the Visa® Platinum to the highest and most recently available prime rate published in the Money Rates section of the Wall Street Journal. That amount is then rounded upward or downward to the nearest number that is evenly divisible by twelve to two decimal points.  
 \*\*\* If your Bankcard is canceled for the reason that you failed to comply with the terms of our bankcard agreement, the unpaid balance of your visa account will continue to bear interest (Finance Charges) at the rate of 24.0% per annum after cancellation of your account, until the account is paid in full.  
 A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.  
 A finance charge will be imposed on Cash Advances, calculated in the same manner as described for Credit Purchases.  
 The information about the costs of the cards described above is accurate as of May 01, 2010. This information is subject to change. To receive the most up to date information, write to us at First Bank and Trust, P.O. Box 60007, New Orleans, LA 70160-9985. You can call us at (504) 584-5900 or (877) 426-2498.

CREDIT APPLICATION		Check Account Choice: (Signature required for joint applicant)		<input type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account (see co-applicant and signatures section) <input type="checkbox"/> Credit Line Increase			
Credit Limit Requested \$ _____		<input type="checkbox"/> Visa® <input type="checkbox"/> Visa® Platinum					
<b>IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:</b> 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.							
<b>APPLICANT</b> 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	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 <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )		Date Employed
	Address				Position/Occupation		Monthly Gross Income \$
	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
<b>CO-APPLICANT</b> Intended for joint applicants; this information is required for an individual account.	Last Name		First		Middle	Social Security Number	
	Date of Birth	No. of Dependents	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)
	Previous Address (if less than 2 years at present address)		City		State	Zip Code	How Long (yrs)
	Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ( )		Date Employed
	Address				Position/Occupation		Monthly Gross Income \$
<b>CREDIT INFO</b> 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							
<b>SIGNATURES</b>	<b>PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:</b> 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 _____ Applicant Signature		_____ Date		X _____ Co-Applicant Signature		_____ Date
<b>TRANSFER OF BAL REQUEST</b>	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.						
	<input type="checkbox"/> Credit Card Account Number _____		Amount to be transferred \$ _____				
<b>FOR INTERNAL USE ONLY</b>	Signature _____						
	Visa Account No. _____						
Date Approved			Credit Line		Approved By		