



American Bank of Commerce Platinum MasterCard® Application

PLEASE FILL OUT COMPLETELY

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN 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 always ask to see your driver's license or other identifying documents.

Credit Application

Date _____ Credit Limit Requested \$ _____ Credit Line Increase Amount \$ _____

Applicant

Personal Information

First Name _____ Middle _____ Last _____
Street Address _____ Apt _____ City _____ State _____ Zip _____
Date of Birth _____ Social Security Number _____ Mother's Maiden Name _____
Home Phone Number (____) _____ Cell Phone Number (____) _____
Do you rent or own your home? OWN RENT HOME OTHER Monthly Payment _____

Employment & Income

Employer (Company Name) _____ Company Phone Number (____) _____ Address _____
City _____ State _____ Zip _____ Current Position _____ Time at Employer (Yrs/Mths) _____
Individual Annual Income \$ _____ Other Annual Income / Source _____ / _____
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the debt.

Joint Applicant Information (Please Skip To "Personal Reference Section" If You Don't Have A Joint Applicant.)

Personal Information

First Name _____ Middle _____ Last _____
Street Address _____ Apt _____ City _____ State _____ Zip _____
Date of Birth _____ Social Security Number _____ Mother's Maiden Name _____
Home Phone Number (____) _____ Cell Phone Number (____) _____
Do you rent or own your home? OWN RENT HOME OTHER Monthly Payment _____

Employment & Income

Employer (Company Name) _____ Company Phone Number (____) _____ Address _____
City _____ State _____ Zip _____ Current Position _____ Time at Employer (Yrs/Mths) _____
Individual Annual Income \$ _____ Other Annual Income / Source _____ / _____
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the debt.

Personal Reference, Disclosure and Signature

Reference Information

First Name _____ Last _____ Relation _____
Street Address _____ Apt _____ City _____ State _____ Zip _____
Home Phone Number (____) _____ Cell Phone Number (____) _____

Disclosures & Signatures

I certify that I am at least 18 years of age, and that I have read and agree to all the terms, authorizations and disclosures contained on this form and that everything I have stated is true and correct. I authorize the bank to check my credit record and to verify my credit, employment, and income references. I understand that the use of any card issued in conjunction with this offer will constitute my acceptance of and will be subject to the terms and conditions of the Card Agreement. I agree to be responsible for all charges incurred according to the Card Agreement. **I understand that the terms of my Account are subject to change as provided in the Credit Card Agreement.**

- _____ Individual Credit - Relying on my income or assets (check and initial)
- _____ Individual Credit - Relying on my income or assets as well as income or assets from other sources (check and initial)
- _____ Joint Credit - We intend to apply for joint credit (check and initial)

Applicants must initial in appropriate box above and sign below.

Signature _____ Date _____
Signature _____ Date _____



Important Terms & Conditions

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases and Balance Transfers	1.99% introductory APR for the first 12 billing cycles on all card types. After the introductory rate expires, your APR will be 9.25% to 14.25% based on the card type and your credit worthiness at the time you open your account. All card rates are adjustable and this APR will vary with the market based on the Prime Index Rate.
APR for Cash Advances	Your APR for cash advances will vary with the market at an adjustable rate based on the Prime Index Rate plus 10.00%.
Penalty APR and When It Applies	18.00% . This APR will be applied to your account if you are delinquent for three consecutive billing cycles. How Long Will the Penalty APR Apply? If your APRs are increased due to late payments, the Penalty APR will apply until you make six consecutive payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any 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 \$1.00 (one dollar).
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	
Annual Fee	NONE
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	Either \$10.00 or 2% of the amount of each transfer, whichever is greater. Maximum \$200.00 Either \$10.00 or 2% of the amount of each advance, whichever is greater. Maximum \$200.00 1% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	\$15.00 or minimum payment due, whichever is less, charged eleven days after due date. NONE \$25.00 or minimum payment, whichever is less, for the first occurrence. \$30.00 or minimum payment, whichever is less, for a second occurrence within a six-month period.

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

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

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



We do not accept applications outside our business markets. Please refer to our **LOCATIONS** section of our website to determine if your application will be accepted. Thank you.

Credit Reports: By applying for this account you agree that we may obtain credit reports for purposes of processing your application and for later purposes related to your account such as reviewing, updating and renewing it, increasing the credit line and collecting. You authorize American Bank of Commerce to verify your employment, income and other relevant information in order to determine creditworthiness.

Notice to Cardmembers and Authorized Users: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: Unless an Introductory Annual Percentage Rate is in effect, **the Purchase APR and Balance Transfer APR is determined by adding 6.00% to 11.00% to the Prime Index Rate.**

Unless an Introductory APR is in effect, the Cash Advance APR is determined by adding 10.00% to the Prime Index Rate. The Prime Index Rate is subject to change monthly on the first day of each month and is the Prime Index Rate as published in the Money Rates Section of the Wall Street Journal on the last business day of the month. An increase or decrease in the Prime Index Rate will cause a corresponding increase or decrease in the variable rate on the first day of your billing cycle that ends on or after the date of the change. Your actual APRs will be determined based upon your creditworthiness and will be provided to you in writing when your application is approved. The information about the costs of the Card described in this application is accurate as of October 1, 2013. As of this date the Prime Rate is **3.25%**. This information may change after that date. To find out what may have changed, call American Bank of Commerce, toll free Number 1-888-902-2522, write to American Bank of Commerce at 530 East Hwy 62/82, Wolfforth, TX 79382, or visit our website at www.theabcbank.com.

The APR for Purchases, Cash Advances and Balance Transfers will not exceed 18%. Your actual APRs will be determined based on your creditworthiness and provided to you in writing when your application is approved.

The information about the costs of the Card described in this application is accurate as of October 2013. This information may change after that date. To find out what may have changed, call American Bank of Commerce at (806) 775-5000, or write: P.O. Box Drawer 9, Wolfforth, Texas 79382.

Please note: Your account generally will have monthly billing cycles, except that your first billing cycle may be more or less than one month. All credit terms, including minimum finance charges, will apply in each billing cycle including the first billing cycle. You understand that the terms of your account, including APRs, are subject to change. APRs are not guaranteed and they may change to higher APRs. We may also change whether your rates will be variable or not. **IMPORTANT NOTICE REGARDING CHANGES IN TERMS.** We reserve the right to unilaterally change the rates, fees, costs, and other terms at any time for any reason in addition to APR increases that may occur for failure to comply with the terms of your Account Agreement. All changes in terms will be subject to the requirements of applicable law.

For balance transfers and cash advances, we will begin charging interest on the transaction date.

Payments on your account may be applied in the order we select, subject to applicable law. Generally this means that if you make payments in excess of the required minimum payment, we will apply the excess amount first to your balances with the highest Annual Percentage Rate. Any remaining portion of that excess amount will be applied to your other balances in descending order based on their applicable Annual Percentage Rates.