

Interest Rates and Interest Charges	Visa®	Visa® Platinum
Annual Percentage Rate (APR) for Purchases	14.90% Variable-Rate determined by adding 11.65% to the Prime Rate*	11.90% Variable-Rate determined by adding 8.65% to the Prime Rate*
APR for Balance Transfers	14.90% Variable-Rate determined by adding 11.65% to the Prime Rate*	11.90% Variable-Rate determined by adding 8.65% to the Prime Rate*
APR for Cash Advances	14.90% Variable-Rate determined by adding 11.65% to the Prime Rate*	11.90% Variable-Rate determined by adding 8.65% to the Prime Rate*
Penalty APR and When it Applies	24.00% 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. How Long Will the Penalty APR Apply?: If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.	
How to Avoid Paying Interest on Purchases	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 (Grace Period) each month.	
Minimum Interest Charge	None	
For Credit Card Tips from the Federal Reserve Board	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 http://www.federalreserve.gov/creditcard .	
Fees	Visa®	Visa® Platinum
Annual Fee	\$24.00 No Annual Fee if used 12 times per year.	\$24.00
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: 6.0% of the amount transferred. Cash Advances: 6.0% of the amount advanced. Foreign Transaction: None 	
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$35.00 Over-the-Credit-Limit: None Returned Payment: \$32.00 	
Other Fees	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)

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

Credit Limit Requested \$ _____

Check Card Choice Visa® 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		Home Phone ()		Cell Phone ()		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
	Current Address			City		State		Zip Code
	Mailing Address (if different from above)			City		State		Zip Code
	Previous Address (if less than 2 years at present address)			City		State		Zip Code
	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
CO-APPLICANT Note: If credit account information is not 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"/>
	Current Address			City		State		Zip Code
	Previous Address (if less than 2 years at present address)			City		State		Zip Code
	Employer			Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		Work Phone ()		Date Employed
	Address					Position/Occupation		Monthly Gross Income \$
CREDIT INFO Attach Additional Sheets if Necessary	Name and Address of Creditor		Name under Which Account is Carried		Account Number		Balance	
	1. Home Mortgage/Rent							
2. Bank Credit Card/Bank Name and Address								
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 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 _____ Date _____		X _____ Date _____		_____ Date _____		_____ Date _____	
TRANSFER OF BAL REQUEST	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 \$ _____					
FOR INTERNAL USE ONLY	Signature _____							
	Date Approved _____		Credit Line _____		Approved By _____			