Choose One: ☐ Individual Account ☐ Joint Account

Credit Limit Desired: _____

For Bank Use:

1. Applicant Information: Please tell us about yourself

Last Name | First Name | Middle Initial | Date of Birth (__/__/__)

Social Security Number | Home Phone Number | Cellular Phone Number | E-mail Address

Home Address (physical address) | City | State | Zip | How Long? Years/Months

Previous Address | City | State | Zip | How Long? Years/Months

Residential Status ☐ Own ☐ Rent ☐ Other $ _____ Monthly Housing Payment | Drivers License No./State/Exp Date | *Marital Status* ☐ Married ☐ Unmarried ☐ Separated

2. Co-Applicant Information: Please tell us about your joint applicant

Last Name | First Name | Middle Initial | Date of Birth (__/__/__)

Social Security Number | Home Phone Number | Cellular Phone Number | E-mail Address

Home Address (physical address) | City | State | Zip | How Long? Years/Months

Previous Address | City | State | Zip | How Long? Years/Months

Residential Status ☐ Own ☐ Rent ☐ Other $ _____ Monthly Housing Payment | Drivers License No./State/Exp Date | *Marital Status* ☐ Married ☐ Unmarried ☐ Separated

3. Additional Information: Provide information on both you and your co-applicant. You do not have to disclose alimony, child support, separate maintenance income or its source unless you want us to consider it in connection with this application.

Applicant's Employer | Position | Address | City | State/Zip | Phone Number | Years There

Applicant's Previous Employer (if less than 2 years) | Position | How Long Employed There

Co-Applicant's Employer | Position | Address | City | State/Zip | Phone Number | Years There

Co-Applicant's Previous Employer (if less than 2 years) | Position | How Long Employed There

$ Applicant's Gross Monthly Income | $ Co-Applicant's Gross Monthly Income | $ Other Income | Source of Other Income

Nearest Relative Not living with You | Address | City | State/Zip | Phone Number | Relationship

4. No-fee Balance Transfer Option: Upon approval, please transfer the present balance on the credit card account(s) listed below to my new Texas First Bank Visa. Each balance transfer must be at least $100. Allow 3-4 weeks to process. I have included a copy of my last statement and current billing address.

Card Issuer | Billing Address | City | State | Zip | Account Number | $ Balance to be Paid

Card Issuer | Billing Address | City | State | Zip | Account Number | $ Balance to be Paid

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are hereby authorized to check my credit and employment history and to answer questions about your credit experience with me. I understand and agree that the use of any Card issued in connection with this application shall be subject to terms and conditions of the Cardholder Agreement which will be sent to me with such Card. I will read this Cardholder Agreement carefully. I further agree that the use of such Card shall constitute a confirmation of my agreement to the terms and conditions of the Cardholder Agreement. The individual applicant and the joint applicant(s) will be liable for all charges incurred jointly and severally according to the Cardholder Agreement.

X _____ **Applicant's Signature** _____ Date

If applying jointly, applicant initial here _____

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

If applying jointly, co-applicant initial here _____

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**9.90% *** This APR is variable as determined by Texas First Bank.
Annual Percentage Rate (APR) for Cash Advances	**9.90% *** This APR is variable as determined by Texas First Bank.
Annual Percentage Rate (APR) for Balance Transfers	**9.90% *** This APR is variable as determined by Texas First Bank.
Penalty APR and When it Applies	None
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 each month.
Minimum Interest Charge	Not applicable
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 website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard

Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance	None Not to exceed the greater of $2 or 2% of the advance.
Penalty Fees • Foreign Transaction • Late Payment • Returned Payment	None Not to exceed the lesser of $15 or 5% of the payment amounts on payments received after 10 days from the due date. up to $25

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Security Interest: Collateral securing other loans at Texas First Bank may also secure this account.

"The **Annual Percentage Rate** is variable and will not exceed the "quarterly ceiling" in effect from time to time as computed pursuant to Article 5069-1.04, Revised Civil Statutes of Texas. These disclosures are accurate as of the date of printing (July 2010). The Terms are subject to change. The consumer should contact Texas First Bank, P.O. Box 3344, Texas City, TX 77592-3344, (409) 948-1990, for any changes in the information disclosed.