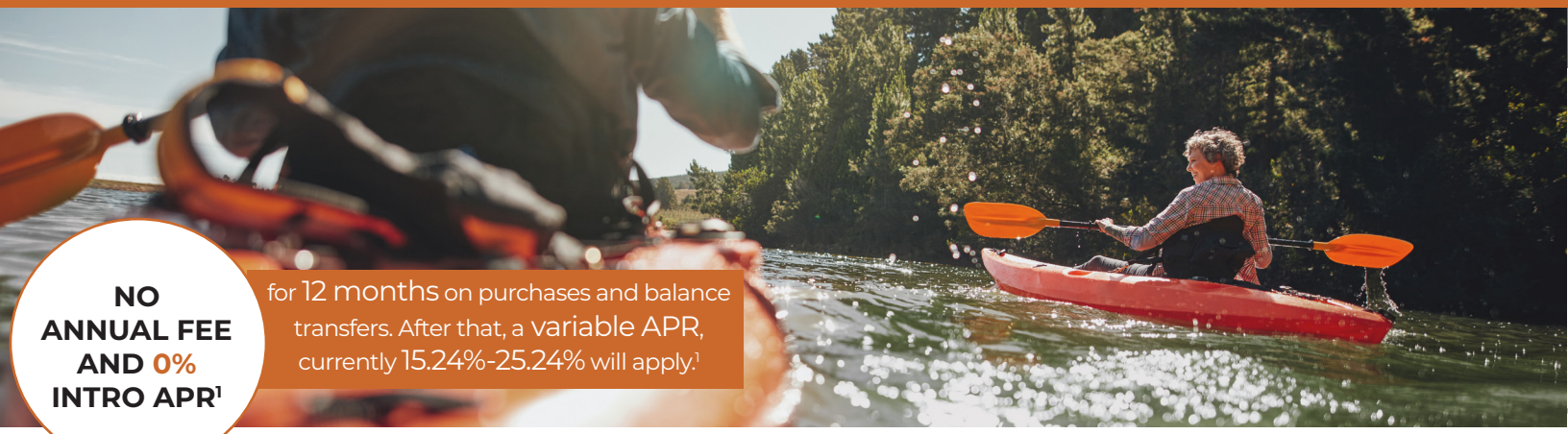
First Federal Bank

Our Rewards Platinum Visa® credit card

with hometown convenience, worldwide acceptance, and great benefits.



Reward Points

Get rewarded with points

- Earn one point per dollar on net purchases. No cap on points you can earn.[2]
- Redeem points for merchandise, rental cars, cruises, hotels and airline travel.
- Airline tickets good on any airline with no blackout dates.
- Visit cRewards® at cRewardsCard.com for details.

24/7 Personal Customer Service

- Call the Customer Contact Center 24/7. Representatives are located in the U.S. and are dedicated to providing you with personal service, the kind you receive when you come into our branch.
- Stop by our branch for a little extra help.
- Manage your account online and go paperless.

Card Security

Your Rewards Platinum Card has multiple layers of cardholder protection so you can feel confident when you use it.

- Zero Fraud Liability
- Fraud Monitoring
- Text and Email Fraud Alerts
- ID Navigator Powered by NortonLifeLock[3]

Travel Benefits & More

- Travel Accident Insurance[4]
- Cell Phone Protection[5]
- Purchase & Extended Protection
- Travel & Emergency Assistance

- For more information visit CardBenefitServices.com or call 1-866-894-8569.

1.

Please print ALL PAGES of this document. Once completed, please sign and mail the application.

2.

Mail to:
NEW ACCOUNTS CENTER
P.O. BOX 105666
ATLANTA, GA 30348-5666

3.

You can use the provided pre-paid Business Reply Envelope. Follow the supplied directions to prevent papers from separating during transit. Remember to tape envelope closed.

4.

Applicant should keep the Important disclosures for the terms, rates or fees associated with this program.

VISA

HOMETOWN CONVENIENCE | WORLDWIDE ACCEPTANCE | GREAT BENEFITS

[1] See Important Disclosures. Subject to credit approval. This card is issued by TCM Bank, N.A.
[2] In order to access rewards, your account must be open and in good standing.
[3] No one can prevent all identity theft.
[4] Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.
[5] Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered TCM Bank-issued card. To learn more about this benefit or to file a claim visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569.

VISA First Federal Bank

Please fill out the application electronically or by hand.

Please see important ***terms, rates, and fees*** in the ***Important Disclosures***.
In accordance with federal law, all financial institutions are required to obtain, verify, and record information that identifies each person who opens an account.

APPLICANT

You MUST initial here if you are applying with a Co-Applicant. I intend to apply for joint credit _____ Initials

First Name | Middle Initial | Last Name

Current Street Address | Apt/Unit Number | City | State | Zip Code | Number of Years

Mailing Address *(If different from current address)* | Apt/Unit Number | City | State | Zip Code

Home Phone | Cell Phone | Work Phone | ☐ Rent ☐ Own

Social Security Number | Date of Birth | Gross Monthly Income[6] $ | Monthly Housing Payment **(if none, put $0)** $

Employer | Occupation/Title | Number of Years

Email Address | Mother's Maiden Name (For Security Purposes Only)

Value of your financial assets (retirement accounts, investments, etc.) ☐ $0 - $4,999 ☐ $5,000 - $9,999 ☐ $10,000 - $24,999 ☐ $25,000 - $49,999 ☐ $50,000 - $99,999 ☐ $100,000 - $249,999 ☐ More than $250,000

CO-APPLICANT

You MUST initial here if you are applying with an Applicant. I intend to apply for joint credit_____ Initials

First Name | Middle Initial | Last Name

Current Street Address | Apt/Unit Number | City | State | Zip Code | Number of Years

Mailing Address *(If different from current address)* | Apt/Unit Number | City | State | Zip Code

Home Phone | Cell Phone | Work Phone | ☐ Rent ☐ Own

Social Security Number | Date of Birth | Gross Monthly Income[6] $ | Monthly Housing Payment **(if none, put $0)** $

Employer | Occupation/Title | Number of Years

Relationship to Applicant | E-mail Address

Value of your financial assets (retirement accounts, investments, etc.) ☐ $0 - $4,999 ☐ $5,000 - $9,999 ☐ $10,000 - $24,999 ☐ $25,000 - $49,999 ☐ $50,000 - $99,999 ☐ $100,000 - $249,999 ☐ More than $250,000

[6] Alimony, child support, or separate maintenance income need not be provided if you do not wish it to be considered as a basis for repaying this obligation.

AUTHORIZED USER

(Not financially responsible for charges made on the account.)

Name | Relationship to Applicant

Social Security Number | Date of Birth

BALANCE TRANSFER

Account Number | Name of Creditor

Payment Address | City | State | Zip

Amount of Transfer

Important disclosures about the Military Lending Act will be provided with your card. if you would like information now, please contact us at 1-800-883-0131.

In order for us to confirm identity for applicants with no credit history, please provide a copy of your social security card and a valid government issued picture ID via the address located on the front of the application.

300397 CP1 425 0923 - SC301 CSRID

RIF #

All applicants must sign. Please read the following carefully before signing: (a) this application is submitted to obtain a Visa® credit card, (b) I/ We certify that all information I/We supplied is accurate and complete, (c) I/We agree that inquiries may be made to verify information, a credit bureau report may be obtained, and that information regarding the account may be reported to the credit bureaus, (d) each of the undersigned authorizes TCM Bank, N.A. to contact me/us at any telephone number included on this Application or any telephone number subsequently provided to TCM Bank, N.A., (e) if you provide your email address, we may use it to contact you about your account and tell you about useful products and services, (f) upon the Bank's request, I/we further authorize any firm or individual from whom I/we have obtained or requested credit to furnish the details of that transaction, (g) I/We also agree to provide financial information upon request, in a form that is acceptable to the bank, (h) I/We agree to be bound by the terms and conditions of the Cardholder Agreement that will be sent to me/us, (i) I/We acknowledge that I/We read and agree to the Important Disclosures and terms.

X _____ Applicant Signature | Date

X _____ Co-Applicant Signature | Date

PLEASE PRINT, SIGN AND MAIL THE COMPLETED APPLICATION.

IMPORTANT DISCLOSURES

Information on this disclosure was accurate as of 04/25/2024

This card will be issued and administered by TCM Bank, N.A. Before you submit your application, please read through these Important Disclosures, which contain additional information about rates, fees, and other costs, as applicable. The variable rates, the fees, and the terms are subject to change. To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A., P.O. Box 105666, Atlanta, GA 30348. Each applicant must be at least 18 years of age.

Interest Rates and Interest Charges:

Annual Percentage Rate (APR) for Purchases	**0%** Introductory APR applies for twelve billing cycles from date of account opening. After that, your APR will be **15.24%** to **25.24%** based on your creditworthiness. This APR will vary with the market based on Prime Rate.*
APR for Balance Transfers	**0%** Introductory APR applies for twelve billing cycles from date of account opening. After that, the standard APR will be **15.24%** to **25.24%,** based on your creditworthiness. This APR will vary with the market based on Prime Rate.*
APR for Cash Advances	**27.24%**. This APR will vary with the market based on Prime Rate.*
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 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.
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	
• Balance Transfer	Either **$5** or **3%** of each balance transferred, whichever is greater.
• Cash Advance	Either **$5** or **3%** of each cash advance, whichever is greater.
• Foreign Transaction	**1%** of the U.S. dollar amount of each transaction made in a foreign currency, in U.S. dollars outside the U.S., or (whether in a foreign currency or in U.S. dollars) with a foreign merchant.
Penalty Fees	
• Late Payment	Up to **$40.**
• Over-the Credit Limit	**None.**
• Returned Payment	Up to **$40.**

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new transactions)."

Loss of the Introductory APR: If you make a late payment, we may end your Introductory APR for Purchases and Balance Transfers and apply the Purchase and Balance Transfer APR which would apply when the Introductory APR expires.

Loss of the Employee Rate: If you are eligible for the Employee Rate Program, you will receive a 15.24% variable APR on purchases and balance transfers. In the event your current employment ends, we will apply the APR then in effect which would apply when the Introductory APR expires, based on your creditworthiness.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights will be provided in your Cardholder Agreement.

*We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed in The Wall Street Journal on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. APRs shown here are based on a 8.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 6.74% to 16.74%, based on your creditworthiness and for Cash Advances is 18.74%.

NOTICE: A consumer credit report may be requested in connection with this application and subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You agree that we will consider this an Application for a Visa® or Mastercard® account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account.

Important Information About Procedures for Opening a New 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 also ask to see your driver's license or other identifying documents.

State Laws Require the Following Notices: California Residents: A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any limit set by the creditor and each applicant may be liable for all amounts extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York state department of financial services telephone: (800) 342-3736 and website: www.dfs.ny.gov. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Married Wisconsin Residents: Your signature confirms that this credit obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70, adversely affects the creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the credit card for which you are applying is granted, you will notify TCM Bank if you have a spouse who needs to review notification that credit has been extended to you.

Applicable Law: The above rates and fees are governed, as are your Cardholder Agreement and account, by the applicable laws and regulations of the United States of America and to the extent not preempted by federal law, the laws and regulations of the State of Florida.

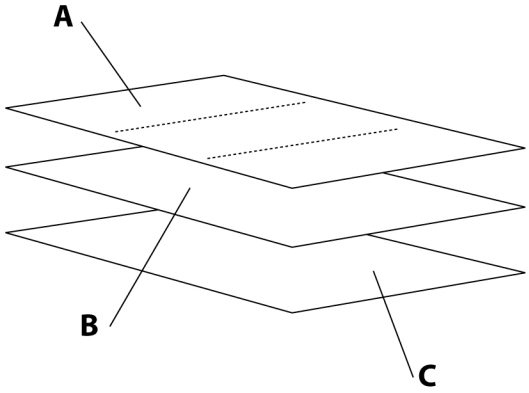
Balance Transfer Disclosures: You agree to allow approximately 30 days for us to process your application and, if approved, transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other credit cards until they notify you that the balances have been transferred. If the amounts you request to be transferred do not satisfy the outstanding balance(s) on the designated accounts, you will continue to be responsible for those balances. The total amount of your balance transfer request cannot exceed the amount of your credit line. You may not transfer balances from other accounts issued by TCM Bank. Transfer requests to cash or to yourself cannot be processed. The payment and transfer of balances are contingent upon approval by the bank and receipt of complete, legible balance transfer requests.

Rewards: In order to access reward points, your account must be open and in good standing.

Fold on the Dotted Lines below to create Business Reply Envelope
Follow the Steps below for the correct folding process.

- **DO NOT use excessive amounts of tape when closing the envelope, as it might delay the processing of your application.**
- **DO NOT use industrial tape to close envelope, only use office tape.**

STEP 1: FOLD THIS PANEL DOWN (INSIDE)



A. Business Reply Envelope (Created Once Folded)
B. Blank Sheet of Paper (Aide the Privacy of your Information)
C. Your Completed Application

TAPE HERE
TAPE HERE

B

TAPE HERE
TAPE HERE

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1139 ATLANTA, GA

POSTAGE WILL BE PAID BY ADDRESSEE

TCM BANK
PO BOX 105666
ATLANTA GA 30348-9730

TAPE HERE

TAPE HERE

STEP 2: FOLD THIS PANEL UP TO MAKE OUTSIDE (BACK)
STEP 3: TAPE TOP CLOSED WHERE IT SAYS "TAPE HERE" (DO NOT USE INDUSTRIAL TAPE)
STEP 4: TAPE ON BOTH ENDS (DO NOT USE INDUSTRIAL TAPE)
STEP 5: DO NOT STAPLE CLOSED

TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED

TAPE BOTH ENDS CLOSED - NO STAPLES ALLOWED

TAPE CLOSED WHERE INDICATED